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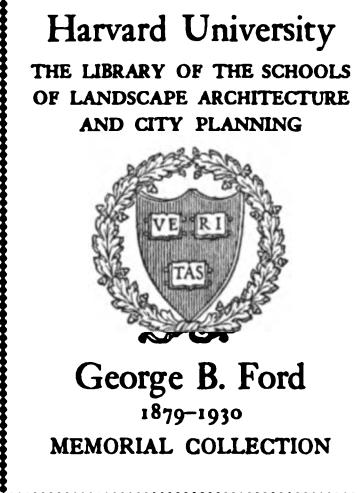
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# The Housing Problem In War and in Peace

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## Foreword

Why has the provision of shelter for workmen come to be called "housing"?

Why has housing become a problem?

Why cannot workmen build their own houses?

Why will nobody build houses at the present time?

It is intended that these questions shall be fully answered in the following pages.

When we acknowledged that we were unprepared for war, did we realize that the backbone of modern war-making is decent housing? That the weakest spot in our armor was the lack of decent houses for millions of the workmen upon whom the burden rests?

Now that we have found this out through the costly and dangerous delays in building ships—and in every other industrial activity—do we not see that we have never been prepared for Peace?

Of all the nations of the world, the United States stands alone in its tenacious adherence to the policy that decent houses can be provided by rigid "tenement-house laws." Such an archaic policy is about as well calculated to produce good houses as a regiment of archers

would be useful in France at the present time.

For months, we have blundered and muddled over the housing question raised by war. The full story of what this has cost will be written at some future time. Now, Congress has appropriated \$50,000,000 with which to make a start toward housing the workers in our shipyards. Other millions—many and many millions—will have to be spent for this purpose, and this book is intended to provide the information by means of which the people of the United States may form their own conclusions as to whether or no our attitude on this vital question shall be as enlightened as that of the rest of the world, or fall back on a par with the intelligence of the dark ages. The illustrations are published, not as suggestions for the solution of our problem, but as examples of the scope and thoroughness with which others have already dealt with the question.

All of the material which follows, with the exception of a few illustrations, is reprinted from the Journal of the American Institute of Architects, issues of September, 1917 to February, 1918, inclusive.

# What Is a House?

By CHARLES HARRIS WHITAKER

## I

SINCE the war began, the British Government, under such financial and industrial pressure as never before befell a nation, has spent millions upon millions in building houses of all kinds for its workers. It is one of the most remarkable and deeply significant transformations wrought by War. While her vast industrial expansion and its accompanying congestion of workers are the undoubted causes of England's huge expenditure for better homes, the deeper significance may be found in her plans for carrying on this program as a measure of post-war prudence. War has raised the standard of the house in England for all time. It has given a new meaning to the word.

Great was the pressure under which England labored and pressing was the emergency with which she had to cope. The life of her armies, upon which her own life hung in the balance, was in the keeping of her factories and workshops. Yet as the old ones doubled, trebled, quadrupled their size over night, as new ones larger than any the world had ever seen sprang up like magic, there also grew the parallel need for more houses in which the workers could live. And there also grew the perception that if the workers were to give their utmost in skill and energy they must be given the utmost in home life. The renewal and constant maintenance of vitality meant more ships, more guns, more ammunition. And then came the miracle!

With sound economic foresight, England determined to build permanent houses, except in cases where the emergency was so dire as to compel temporary expedients. She found that taking into account the expense of applying the utilities (streets, water, gas, sewage), the difference in cost between temporary and permanent houses was so little as to be negligible in her calculations. Rather than accept a questionable post-war salvage from temporary structures, with the inevitable temptation to continue their use as slums, she resolved to create a permanent national asset. Thus there

have grown up in an incredibly short time whole new towns and villages which will not only remain after the war but which will compel a generally higher standard for workmen's homes —for permanency is only a part of the miracle.

Having come to this decision, it became necessary to ask what kind of houses to build, in other words, "What is a house?" During the last hundred years of industrial expansion the definition of a house has been sinking slowly to a level where it included almost everything which could claim walls and a roof. The percentage of unsanitary, disease-breeding structures inhabited by men, women, and children in all the so-called civilized countries of the world has been a sad blot on their escutcheon. Without exception, all the great nations except the United States—even the newer lands of Australia and New Zealand are ahead of us—have recognized this condition and accepted the duty of attempting its amelioration by financial aid of different kinds, as a legitimate and just governmental function. It may be said without hesitation that the application of science and governmental aid to home-building for workmen in Germany was one of her vital steps in the great scheme of war preparedness. Her model villages have been cited the world over, while her coöperative home-building and land-owning associations, fostered by the government, have been studied with profit in all other countries. England had begun to deal with this question, of late years, so that when she was compelled to undertake an immediate industrial expansion which should outweigh and outshoot Germany's highly organized machine, the accompanying problem of house-building was not an entire novelty. She had dealt with it before. Her garden cities were among the pioneering movements of modern housing reform. All her communities have large powers in dealing with the question, and the model tenements of London, Liverpool, Glasgow, and other cities, though far from solving the question of "What is a house?" were long steps forward. Of profound significance is the fact that since war began, London has demolished

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acres of slums and erected model tenements thereon. In order to bring the rentals of these within reach of workmen, she has charged off the entire cost of the land against her more prosperous areas!

But in the middle of war, with the determination made to spend millions in new houses, England asked herself fairly and squarely, "What is a house?" Perhaps her answer will do more than anything else toward solving the social, economic, and political problems which the end of the war will lay before every nation with a new and sterner emphasis than ever before. The houses she has built would not do for the United States. They are built in full recognition of certain long-established traditions and modes of life. They have no central heat, for example, but are generally heated with fireplaces, while their interior planning is not after our methods. They range in size from two to five rooms, with bath, with rentals varying from \$1.80 to \$3.60 a week. For such sums it probably is impossible to rent their equivalent elsewhere in the world, although it is no doubt true that these low rentals are only made possible by governmental willingness to accept a rate of return on the investment such as would not satisfy private capital. It is also possible that England may have to write off, as a war expense, the difference in cost of these houses, at war-time prices and those normally obtaining. Curiously enough, many people exclaim at the idea of such a possible waste, forgetting that war is nothing but a process of throwing away money, and that it does not matter whether it goes into ships, guns, aeroplanes, or houses, so long as the end is attained. But England finds a return on her investment in houses which cannot be measured in money, and it is highly probable that of all her vast expenditures the houses she has built for her workers will remain as one of the very few revenue-producing factors after it is all over.

Private capital failed to provide England with the houses she needed in order to wage a successful war. Building costs were higher than normal, and private capital feared that if it built in war time, it might be left with houses on its hands which could afterward be duplicated for much less money. It also shared in the general uncertainty as to how reconstruction might affect industries expanded under war

pressure. The war might leave these, temporarily, without usefulness and the houses in such a locality tenantless. But the Government could not allow any such doubts to jeopardize its success in war. At no matter what cost—or what loss—it had to have houses. In this recognition lies the kernel of a hope that the definition of a house is to be permanently revised.

War has shown the full meaning of the house as a factor in national preservation, for war brings nations face to face with national death, and it is then that nations see themselves. Can it be doubted that Peace will ever again allow the house to sink to the low level of the last hundred years? Can it be possible that the plain business value which has been found to lie in the good house will be ignored by Peace? The measure of a nation's prosperity and strength is shown to lie, not in the size of its factories, the elegance of its public buildings, the luxury of its hotels, but in the small thing known as a house. Germany learned this before the war and applied her knowledge on a vast scale, dastardly as was the end she pursued. Other nations have learned through the need of defeating that end, and will not forget. But woe to the nation which forgets to learn!

In the United States today our industrial wartime expansion, upon which so much depends, is hampered and impeded by the lack of houses. It is further restricted by congestion in the hideous structures which pass under that name. Our expansion has been so rapid that this condition grew up almost unnoticed. Under the pretense of shortage of workers, there come increasing requests for permission to work men, women, and children longer hours than the law permits. The answer, in almost every case, lies in the fact that the real shortage is in houses and rooms. In such cases, increased production is possible only by overworking those who can house themselves, and the end of that would be deplorable. Many factories making war necessities are not running full because they cannot house the workers. Wherever men and women are working in these centers, their vitality frequently is impaired by the conditions under which they live.

Private capital is failing here as it failed in England, and for the same reasons. The situation has assumed alarming proportions

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and the approach of winter will render intolerable many of the present makeshifts used for houses all over the country. The conditions in Cleveland, Akron, Bayonne, Bridgeport, Norfolk, Newport News, in fact wherever one turns, are fraught with elements of unrest and discontent which are finding frequent expression. As a consequence there is delay in that industrial production which is so vital—a delay which costs so huge a sum. For every day the end of the war is put off, we may charge ourselves with something like \$50,000,000! In the presence of this fact, how shall we answer the question, "What is a house?"

The administration at Washington is fully alive to the importance of these conditions and is preparing to cope with them. If it answers the question wisely and with foresight, the United States will learn a great and valuable lesson, for we shall learn that if a decent house is essential to war, it will be equally essential to our economic life after the war. Upon no vital question affecting human welfare and human progress toward that larger democracy for which we are giving our blood and our treasure will the light of war beat with a more enduring flame than upon the one, "What is a house?"

### II

In building her new towns and villages, England did not treat the house as an isolated factor. In the first place, she embodied in its design the traditions of that rural domestic architecture which has so much delighted the thousands of Americans who have roamed the English countryside. She arranged them, whether singly or in groups, to form a harmonious whole and to avoid the deadly monotony of straight streets lined with houses of one pattern, on one differing from any other and known only by a number, each possessing as much outward atmosphere of inviting appearance as a row of freight cars. Nothing has contributed more to the slowness with which we respond to questions of civic import than this deadly monotony. The man of means builds a home in which he may give expression to his tastes and inclinations. Slowly, but surely, this kind of domestic architecture has lifted itself out of the slough of the Victorian era and the slavish copying by architects too lazy or too ignorant to study their problems, and begun to claim a

place as a distinctly national development of value. But this applies only to an infinitesimally small proportion of our house-building operations. In the main, our towns and cities, and even our rural districts, are made hideous by the multitude of tawdry houses and the ugliness of surroundings which that tawdriness inevitably breeds—bill-boards, dumps, shanties, with waste paper and refuse scattered in indiscriminate profusion. Slowly, but surely, we become accustomed to it; we tolerate it; we ignore it. But all unconsciously we never forget it, for we flee it as a plague. We flee it for the country when we can. We flee it for anything which offers a distraction. And when men, women, and children unconsciously begin to flee the neighborhood of their home, what chance has the community to develop civic, social, or even economic progress? Such flight is the unconscious surrender of a political ideal, the precursor of revolutions.

Yet against the ugliness of our miles and miles of desolate, monotonous streets, we can only point to the one-time picturesque quality of thousands of European communities by reminding ourselves that we have made progress in several important directions.

But why were we willing to accept advances in sanitation, comfort, convenience, with so little thought of the preservation of those other qualities of charm and picturesque attractiveness which we so much admire when we visit Europe, or still find untouched here and there in our own country? The answer involves a long study of our industrial and social transformations, wherein ruthless competition, unchecked by any community foresight, has raised land values unequally, destroyed them by the same ruthless method, and made highly speculative that which should of all things be permanent—realty values.

The full answer, taking cognizance of these things yet denying them their right to lower the standards of a nation by steadily reducing, first, the size of the lot, then the size of the house, then the size of the room, enunciates the warning that this ever more and more relentless compression also squeezes out the moral and physical values which are the only source of national progress.

In her wartime house-building, England has recognized this as a fundamental principle.

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Her houses have ample lot-room and a maximum of light and air. Instead of being monotonous they are as varied in their picturesque character as any of the ancient towns of England. These new villages are striking examples of what may be done when the size of lot and house and room—and their design and arrangement—are not arbitrarily and ruthlessly sacrificed to the financial limitations of private capital. And this is no indictment of the little-understood thing we call capital. It is an indictment of the community and of the nation which is so short-sighted as first to permit and then to compel, as a measure of business salvation to the owner, the erection of structures, houses, tenements, that quickly decline in value through deterioration, ultimately diminish the taxable value of the neighborhood in which they stand, and always lower the standards, moral and physical, of those who inhabit them.

This is the civic crime of the ages—the acceptance by the community of a business principle which every good business man would reject in his own business without the slightest hesitation. Against this condition, of what value are architects and building codes? Their efforts must be directed to cheapening the cost of construction, both by reduction in space area per family and by the use of the least expensive materials and methods of construction which will pass the code, either honestly or by connivance. Today we are in the grip of this inexorable condition; tomorrow, how long deferred we know not, we shall begin to emerge from it, or else one lesson of the war will be lost.

The building of houses is today a speculation. Whether a man builds with the hope of a profit through sale, or rise in value, or with the hope that he will not sustain a loss, does not matter. The speculative idea is there; it cannot be escaped. Worse than this, one man bent upon a speculation which promises large profits to him by taking advantage of the helpless community can erect a type or structure which will so damage a neighborhood as to force others to put their property to the same use. This is only a temporary expedient. In the end the community loses. It suffers the loss in taxable values which is the anxious consideration of the financial authorities of all our cities, and it suffers the moral loss of a descending rather than an ascending scale of life. It is idle to condemn

speculative builders and so-called private capital for these practices. The fundamental fault, which must and will be corrected, is the neglect of the community to see that the longer it gives *carte blanche* to the individual to convert land values to his private gain by no matter what means, the larger will be the bill which the community will have to pay in undoing his misdeeds. This is becoming so increasingly evident that the zoning or districting law, which governs the character and occupancy of new structures in a city, is being applied in several of our American cities. New York City welcomed it with open arms, as the only measure of conserving the city's taxable values, and giving any permanency to realty. It undoubtedly offers a large avenue of relief. European countries have applied it successfully, and while it may have a tendency temporarily to diminish the volume of building, in the end it encourages the erection of good buildings as a permanent rather than a speculative investment.

"What is a house?" It is the prime element of national growth. It is the soil whence springs that eagerness in the heart of every man for a home of his own. It is, after all, the physical attribute of life upon the possession or retention of which most of our energy is directed. Because of these things, it is the backbone of the nation. By the quality of its appearance, its convenience, its durability, one may infallibly determine the real degree of a nation's prosperity and civilization.

"What is a house?" It is not a solitary entity by any means. Let us not forget that. Just houses, no matter how well they answer our question, would not suffice. With houses go other things—good streets, for example (although our blind adherence to the old street idea wastes acres of land and involves costs of upkeep which are rapidly challenging attention), gas, water, light, fire protection (which ought to be needed less and less, rather than more and more), garbage removal—all of these things are indispensable in any modern community. But, in addition to these purely physical attributes, there must be provided opportunities for social recreation, for play, for the influences of the school, the drama, music, the dance, the arts in general. That is why England, in building thousands of homes for her workers (as Germany did before her), has

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had the foresight to build, wherever the existing community was incapable of meeting the need, schools, churches, halls, recreation grounds, laundries, and even public kitchens. There are large open areas for the children—and for grown-ups, too.

"Socialism," says somebody. "Fad," says another. "Paternalism," cries a third. But, mark this well, the least important thing about it is the name by which it is called. Those who live principally for the pleasure of hugging words to their bosom long after all spark of life has left the letters which they spell glibly over and over, may continue the pursuit of this childish pastime. Men who have sense enough to recognize human forces and currents—who know that the world is moved by these and that progress comes through them and not by the names they are called—such men will understand that England is putting her house in order by putting the houses of her people in order. In other words, she is getting ready to pay her debts by organizing her commerce and industry on new lines, far in advance of anything else (as Germany did before her). She is preparing for her reëntrance into world markets on a larger scale than before, for it is from those markets that all the nations must collect the money for paying their interest charges and debts. Such an economic measure will be precedent to the payment of national debts by all nations, ourselves included. And in the working out of that program, the house, as a giver of rest and contentment, source of satisfaction, emblem of true community growth, and forerunner of sound community values, will play a part which England seems to understand, at last.

Shall we learn?

### III

In the great and wonderful epic of America we have been thrilled with the first coming of the pioneer. As he took his way westward into the depths of the wilderness, we have journeyed with him, breathless, in the great adventure. Is there not then a profound significance—a deep reproach—in the fact that where we once tingled with joy over the picture of the rude "home," the family "fireside," the welcoming "hearth-fire," the sheltering "roof-tree," we are now content to dismiss the picture from our minds and utter platitudes about "housing"?

We even include it in our philanthropies and consign to the pathetic field of charity that which we once glorified as the very essence of our American spirit and courage—the quest of a home!

Bearing these things in mind let us glance at the Thirteenth Census, and particularly at the chapter entitled "Ownership of Homes," for here we are confronted with facts which seem to be a denial of one of the elements that once helped to make up our national ideal. For a whole century at least the United States was the goal of the landless and the houseless of all nations. Some weeks since Mr. Roosevelt uttered a warning over the decline in the number of owned farms and the consequent increase in tenant-farmers. No one who has studied this question in the last decade has ignored its deep significance, but the same fact is equally patent when we study the house. Here, ownership by the occupant has declined in a far greater proportion than has farm ownership. The Census of 1910 tells the story in the table on the following page.

The figures for Alaska and Hawaii are of the greatest interest, because they reveal the swifter strides of the same transformative process of ownership in an earlier stage. The difference in the ten-year periods is marked by great descents. In the United States we note a slight increase in home ownership, other than farms, for the period from 1900 to 1910. This is traceable to the middle sections of the country and is probably due to economic causes connected with the first stages of industrial expansion.

As to the causes which have produced this result there can be but one general answer. Under our economic system we have denied the political and social ideal upon which the nation was founded. We have refuted democracy by beguiling ourselves with crude attempts to solve it in political terms, the while we gave ourselves unbridled license to exploit our land and all that it contained with no thought of what might be the ultimate effect upon ourselves as a nation and upon the democracy we professed to seek. The result we shall have to reckon with. Landlordism has steadily increased until we are in a fair way to actually repeat the very cycle from which men of other nations wished to escape by coming hither. It was an inevitable outcome of the individualism which has passed current

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AREA AND CENSUS YEAR	ALL HOMES								FARM HOMES								OTHER HOMES								
	Per cent of total				Per cent of owned homes				Per cent of total				Per cent of owned homes				Per cent of total				Per cent of owned homes				
	Own-ed	Rent-ed	Own-ed free	Own-ed en-cum-bered	Free	En-cum-bered	Own-ed	Rent-ed	Own-ed free	Own-ed en-cum-bered	Free	En-cum-bered	Own-ed	Rent-ed	Own-ed free	Own-ed en-cum-bered	Free	En-cum-bered	Own-ed	Rent-ed	Own-ed free	Own-ed en-cum-bered	Free	En-cum-bered	
UNITED STATES																									
1910.....	45.8	54.2	30.8	15.0	67.2	32.8	62.8	37.2	42.5	20.3	67.7	32.3	38.4	61.6	25.7	12.7	66.9	33.1							
1900.....	46.1	53.9	31.7	14.5	68.7	31.3	64.4	35.6	44.5	19.9	69.0	31.0	36.2	63.8	24.7	11.5	68.3	31.7							
1890.....	47.8	52.2	34.4	13.4	72.0	28.0	65.0	34.1	47.3	18.6	71.8	28.2	36.9	63.1	26.7	10.2	72.3	27.7							
ALASKA																									
1910.....	65.2	34.8	64.2	1.0	98.5	1.5	90.5	9.5	90.5	.....	100.0	.....	65.0	35.0	64.0	1.0	98.5	1.5							
1900.....	80.8	19.2	80.5	0.3	99.7	0.3	(1)	(1)	(1)	(1)	(1)	(1)	80.7	19.3	80.5	0.2	99.7	0.3							
HAWAII																									
1910.....	13.1	86.9	11.4	1.7	87.3	12.7	30.1	69.9	27.3	2.9	90.5	9.5	11.9	88.1	10.3	1.6	86.7	13.3							
1900.....	19.1	80.9	17.6	1.5	92.3	7.7	69.9	30.1	64.4	5.5	92.3	7.8	17.1	82.9	15.8	1.3	92.3	7.7							
PORTO RICO																									
1910.....	56.7	43.3	55.1	1.5	97.3	2.7	88.5	11.5	84.5	4.0	95.5	4.5	45.4	54.6	44.7	0.7	98.5	1.5							

(1) Per cent not shown where base is less than 100.

for freedom, and constitutes a national acceptance of the doctrine that the whole welfare of the nation is subservient to the right of the individual to pursue his path as he pleases. We have struggled to curb this individualistic wilfulness by legislation, but without appreciable effect. War comes to us with a flaming warning.

In this struggle of mechanism against mechanism, victory will lie with the side which puts forth the greatest industrial energy. It is our discovery of the colossal need of ships and more ships, of guns and more guns, which also discovers to us the fact that our ability to manufacture is limited by the conditions under which workmen and their families live.

If we ask whether it is best, in any country, that the land and the buildings should be owned by a minority which inevitably grows smaller and smaller, we may safely answer that it has never yet yielded national stability. If, however, we assume, as so many do, that it is the unavoidable result of the struggle between men whose abilities are so unequal in carrying on business, industry, and commerce, then we must admit that life consists merely of an endless and hopeless repetition of cycles, each with its débâcle and rebirth. But does the faith that these cannot and ought not to be prevented still claim so large a body of adherents, now that we are in the throes of the most violent convulsion the world has known—when we can see more clearly than ever before through eyes to which science has lent a new visionary power?

It is upon our answer to this question that

the problem of building houses for workmen depends for the right solution, and it is this which also gives such emphasis to the importance of dealing rightly with the present dire emergency of shortage in houses and the consequent congestion to which so many thousands of our workers, with their wives and families, are condemned. War has made this so vital a question that we must now face it whether we will or no, but we cannot in any way find the right solution without asking ourselves these questions; they weave themselves into the figures in the Census with an insistence which almost implores us to find the answer.

Can it be true that the instinct for possessing a house has become a declining factor in our life? Has the acceptance of the rented substitute, in a steadily increasing measure over a long period of years, supplanted that desire to an extent which indicates its permanent passing? Do we admit that the "efficiency" of our life demands subservience, for the great majority, to a landlordism which cannot be escaped? Must we pursue to its cataclysmic end a system which decrees that the workman must relinquish his wish to own a home in order that he may conserve to himself the largest possible measure of economic freedom? The facts offer relentless evidence of the condition to which we have arrived, and the right solution of what we have pathetically termed the "industrial housing" problem depends utterly upon our resolve to study the problem with open minds and with all the facts squarely before us.



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
*View in ARSENAL ROAD Looking South.*

*H. M. Office of Works,*  
*Westminster,*  
*London, S. W.*



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
*Junction of CONGREVE ROAD and MAUDSLAY ROAD Looking North*

H. M. Office of Works,  
Westminster,  
London, S. W.



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
*View in CONGREVE ROAD Looking North.*

H. M. Office of Works  
Westminster,  
London, S. W.



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
*Group of Houses in DOWNMAN ROAD.*

H. M. Office of Works,  
Westminster,  
London, S.W.



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
*View in WELL HALL ROAD Looking North.*

*H. M. Office of Works,*  
*Westminster,*  
*London, S. W.*



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH, 1915.  
*Crescent near Station in WELL HALL ROAD.*

H. M. Office of Works,  
Westminster,  
London, S. W.



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
WHINYATES ROAD *from ROSS WAY Looking South.*

H. M. Office of Works,  
Westminster,  
London, S. W.



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
*View in WELL HALL ROAD Looking South.*

*H. M. Office of Works,  
Westminster,  
London, S. W.*



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
LOVELACE GREEN *Looking North.*

H. M. Office of Works,  
Westminster,  
London, S. W.



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH, 1915.  
*Pair of Cottages in LOVELACE GREEN.*

*H. M. Office of Works,*  
*Westminster,*  
*London. S. W.*



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
*Block of Houses in PHINEAS PETT ROAD.*

*H. M. Office of Works,  
Westminster,  
London, S. W.*



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
CONGREVE ROAD (*Boughton Road Crossing*) Looking South.

H. M. Office of Works,  
Westminster,  
London, S. W.



GOVERNMENT HOUSING SCHEME.  
WELL HALL, WOOLWICH. 1915.  
SANDBY GREEN Looking North.

H. M. Office of Works,  
Westminster,  
London, S. W



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
*View in ROSS WAY Looking West.*

H. M. Office of Works,  
Westminster,  
London, S. W.

## What Is a House? IV\*

By FREDERICK L. ACKERMAN

### Introduction

THIS study is the result of a visit to England in October, 1917, the primary purpose of which was to gather information relating to the operations of the British Government in providing adequate houses for a vast army of munitions workers, to her program for building a still greater number of workmen's houses as a measure of post-war reconstruction, and of discovering how these undertakings were to affect the future social and economic structure of Great Britain. It was, and still is, my hope that information thus gleaned would be of value to us in the formulation and execution of a program to meet, not only a shortage in houses quite similar in many respects to that which faced the British Government at the outbreak of the war in 1914, but to help us in grappling with our own inevitable problem of economic reconstruction.

The house problem which confronted England at the outbreak of the war does not differ in any material way from the problem which faced the United States when she entered the war in the spring of 1917. In both cases there existed a shortage of houses and dwellings which had, prior to the war, given rise to no little concern.

It is not of material value to consider the relative shortage in England and America at the time when each entered the war; and if it were of value, the actual figures representing a shortage are not available, for no accurate surveys of conditions had been made. We knew quite as well a year ago as England knew in 1914 that this problem under conditions of peace was one requiring drastic and immediate action.

During the first year of the war it was made manifest to England in a most emphatic way that effective measures were imperative in dealing with the ever-increasing seriousness of a fundamental problem of national welfare and stability. Modern warfare had shown, as Peace could not do, the vital part played by health and living conditions in industry, for it quickly

became evident what part industry today plays in the winning of battles at the front. This compelled a complete acknowledgment that the first factor contributing to maximum production and national supremacy (a fact already acknowledged in many quarters but not recognized in positive action) is the living conditions of the worker.

In setting forth in detail the British method of dealing with this problem during the war, I shall go somewhat afield from the narrow confines of technical "housing and town planning," with their by-laws and legislative enactments, and consider the reasons why England had advanced so much more rapidly than had we in this field of activity prior to the war; and how it was that, when the war made the unforeseen demands upon England, she was able so rapidly and effectively to translate the will to do into actual accomplishment.

### English and American Similarities and Differences

As I have already suggested, if we consider merely the numerical aspect of pre-war conditions in England and America, and likewise the similarity as regards the urgency of war's demands, the two problems appear to be practically identical.

But with these two points of similarity the identity ends. For as soon as one enters upon the field of technique and attempts to make a direct application of British methods to the solution of the American problem, one is immediately confronted with a long list of values which must needs be first interpreted and then translated into equivalent American usages and terms.

With our laws, broadly speaking, based upon British tradition, we have assumed that we could continue to borrow quite freely of England's modern technique of "housing and town planning." This does not follow. Due to striking differences in social and economic life, laws in our country which appear similar in form and expression to those of England have in practice totally different values.

\*This is an unusual serial story. The author of the preceding chapters now retires and a new author takes his place.—CHARLES HARRIS WHITAKER.

## WHAT IS A HOUSE?

of inflated prices on their lots against his approach, as if he were a leper. His pretty houses, so far from encouraging the erection of more model houses in the neighborhood, would actually tend to make them impossible by compelling other builders to spend for unearned increments of land value more and more of the money they intended to put into plumbing and verandas.

### Assessable and Non-Assessable Benefits

When the city builds a sewer, it can assess the cost against the property benefited; the City Club of New York demonstrated, a few years ago, that even so large an enterprise as the subways could have been easily financed in that way by the lands whose value they enhanced; but a good and wholesome housing development that benefits a neighborhood is not assessable, even in part, upon the neighboring land. If it could be, what a fine stimulus we would have for the kind of housing that improves a neighborhood by its very presence! How it would alter the financing of the enterprise if the land-owner across the street or around the corner could be charged with a fair share of the cost of thus bringing new people to that section, in due proportion to the resultant enhancement of his land values.

Concede, then, that no real solution of the problem of getting the vast majority of our population into attractive homes is possible unless we first solve the problem of the unearned increment which now banks up in front of economic progress, including housing progress, like snow before a snow-plow!

### Wages and Land Values

Of course, there is a wage-problem, too. Numerous workers are paid so little that they cannot possibly meet the rent that should fairly be charged for a barely decent home, even on low-priced land, and employers sometimes go in for philanthropic housing at charity rates to compensate for their own niggardliness. But that is a separate problem—not strictly a housing problem at all.

Wages should be sufficient to obtain for the workers at least enough of the products of other labor to feed, clothe, and house their families in decency and health. In the worker's budget the variable element which has no relation to a

definite cost of production is the tribute he must pay to land.

When the Lackawanna Steel Co. put its big plant on a stretch of vacant land near Buffalo and offered work there for several thousand men, the town land was worth \$1,279,000. The city of Lackawanna, 14,000 population, grew up there, and the land values skyrocketed from \$91 per person to \$644 (the plant land being eliminated in each case). That inflated value for standing-room was, in fact, enough to keep about half the Lackawanna Steel Company employees from making their homes there at all, while many of those who do live there, huddle in dingy saloon lodgings and leave large areas idle in the hands of the land speculators. The annual value of a man's full share of Lackawanna land for himself and family of five at 6 per cent is, at the original value,  $5 \times \$91 \times .06$ , or \$27.30; at the enhanced value, \$193. Money spent on land rent cannot be spent on house rent. The annual cost of a wholesome house is, let us say, \$125 a year. If his modest lot cost only an additional \$10 or \$20 annually, the worker could more nearly afford those superior accommodations which the housing and city-planning experts yearn to give him.

The net unearned increment which Lackawanna has given as a princely gift to miscellaneous lucky private land-owners and speculators is \$6,788,000, a figure large enough in itself to explain why Lackawanna is mostly ragged and squalid instead of dainty and wholesome.\*

The Lackawanna Steel Co., after creating the increment, finally bought additional land at the enhanced values and erected a group of good houses for some of its employees, but was unable to charge to its low-paid workers rents high enough to make the operation anything but a philanthropic proposition.

The U. S. Steel Corporation has taken the logical next step by purchasing town land in various places at the same time as the land for the new plants, thus in some degree anticipating and capturing the increment for the benefit of its workers. In some degree, I say, for the coming of a mysterious purchaser who buys land by the square mile cannot be altogether concealed, and the Corporation which, of course, has no power of condemnation, gets mercilessly

\*These figures are taken from an elaborate unpublished report by H. S. Swan, of New York, prepared for the Committee on New Industrial Towns, of which the writer is Secretary.

## WHAT IS A HOUSE?

mulcted by the land-owners who get wind of the operation in time to raise their prices.

Having thus acquired the town-site, the Steel Corporation plans the streets and sells off the lots without attempting to reap a profit. But as population arrives, the unearned increment arrives too and confers profits promiscuously upon the successive land-owners. In Gary, Indiana, which this Corporation created, in 1906, on vacant sand-dunes, this generous policy resulted in distributing \$22,358,900 net to various private owners and speculators during the next ten years, a heavy burden upon the steel-workers in their efforts to buy housing accommodations or anything else.\*

### Philanthropy and Paternalism

At other places, under similar circumstances, many companies have bought and kept the town-sites, erected good cottages, and rented them to the workers. Sometimes this has been largely and beautifully done; sometimes cheaply and shabbily. The old New England factory villages, the mining towns and modern creations like Morgan Park, Minnesota (U. S. Steel Corporation), are types. Sometimes the manufacturer collects a profit on his housing operation. More often he runs it at cost, and sometimes frankly and purposely at a deficit, considering it in effect a supplement to his wage-scale. This latter system thwarts the unearned increment nicely. The increment exists, but the owner forbears to take advantage of the power to charge more rent than his actual costs dictate. But the system is paternal and often suggestive of feudalism or of "Lady Bountiful," which irritates self-respecting labor. The corporation's policies and practices as a landlord become entangled with its policies as an employer. In case of a strike, shall it insist on dispossessing strikers who are unable to pay the rent and give the newspapers an opportunity to publish pictures of Mr. Striker and his wife and seven children with their pitiful pile of chairs and bedding on the sidewalk? Or shall it help finance the strike by generously remitting its claims for rent in the cases of those who assert themselves unable to pay? Wise employers dislike to be the landlords of their workers.

\*From a report to the Committee on New Industrial Towns, by Dr. R. M. Haig, of Columbia University, republished in part in the *Political Science Quarterly*, March, 1917. Reprints obtainable from the Committee.

### The Workman as Home-Owner

The attempt of manufacturers to sell houses and lots to employees on easy terms or otherwise is, from labor's standpoint, not generous but positively sinister. Except in towns where there is great diversity of employment, the effect is to tie the worker to the mill-owner like a feudal peasant to his lord. It interferes with the mobility of labor. As the Welfare Director of a large company enthusiastically explained to me, "Get them to invest their savings in their homes and own them. Then they won't leave and they won't strike. It ties them down so that they have a stake in our prosperity."

Another informant commented on the labor troubles that brought about the permanent dismantling of a certain old plant in a New England village. "Those fool workers!" he said. "There a lot of them had invested the savings of years in their homes and then had to sell out for a song and move elsewhere. That's what they got for quarreling with their bread and butter!"

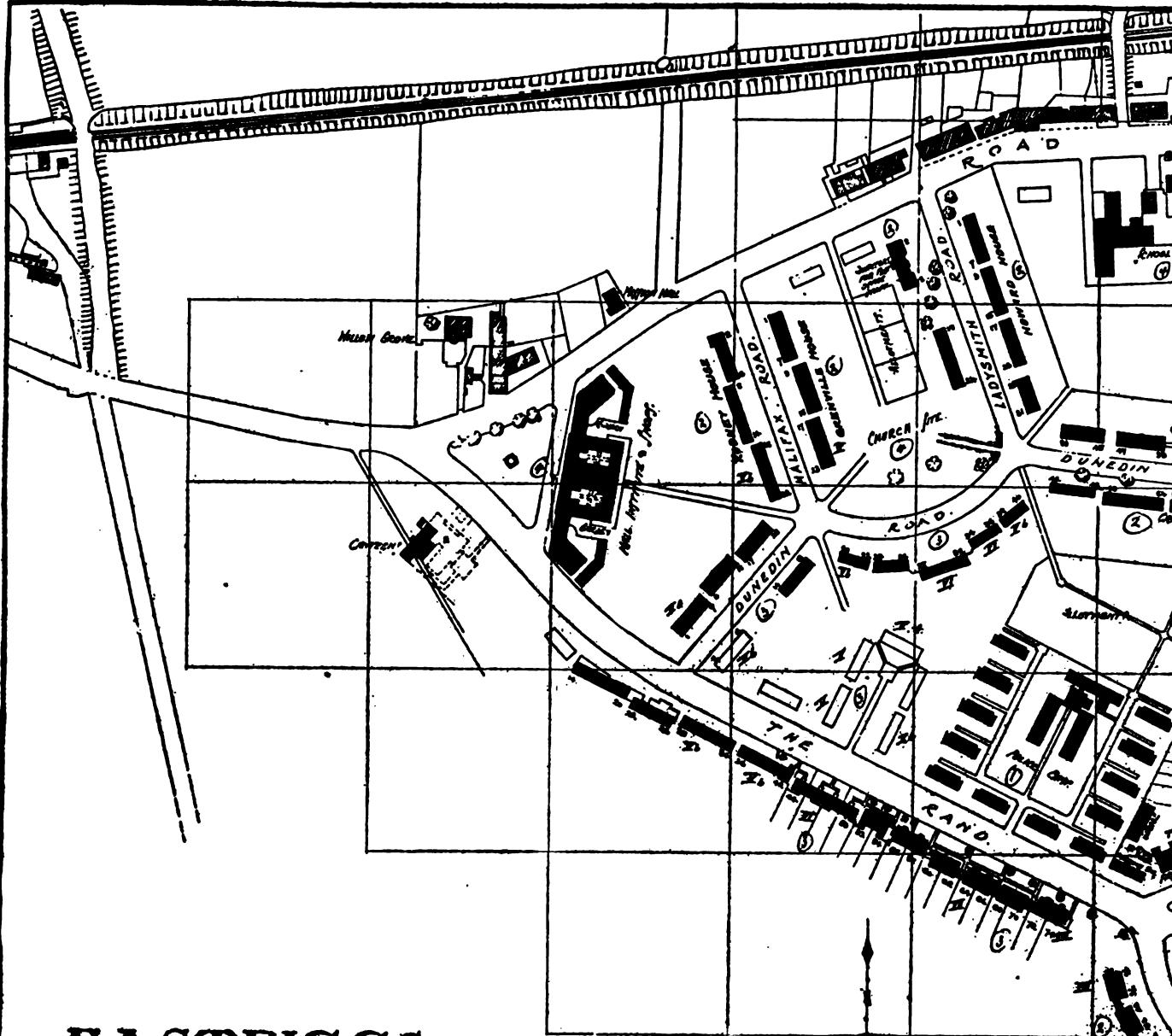
### Community Land Ownership

Are we agreed, then, that the housing question is partly a land question? That an influx of population to a new area enhances land values and thereby burdens the incomers to the full extent of their paying power? That an improvement in housing likewise enhances land values and promptly balks the progress of better housing by a swelling barrier of unearned increments? That increments must be anticipated and in some way eliminated as a barrier before we can hope to see our army of workers happily housed on any extended scale? That effective housing operations must be on a large enough scale to reserve to the enterprise the bulk of the increments they create instead of handing easy money to the neighbors? That this requires a single ownership and control of the whole tract, rather than diversified ownership with each owner trying to capitalize the benefits of his neighbor's progressiveness? That such single ownership may not wisely be in the hands of a manufacturer who employs the tenants?

In whose hands, then?

In the hands of the future community, as a whole!

The medium may be a non-profit land com-

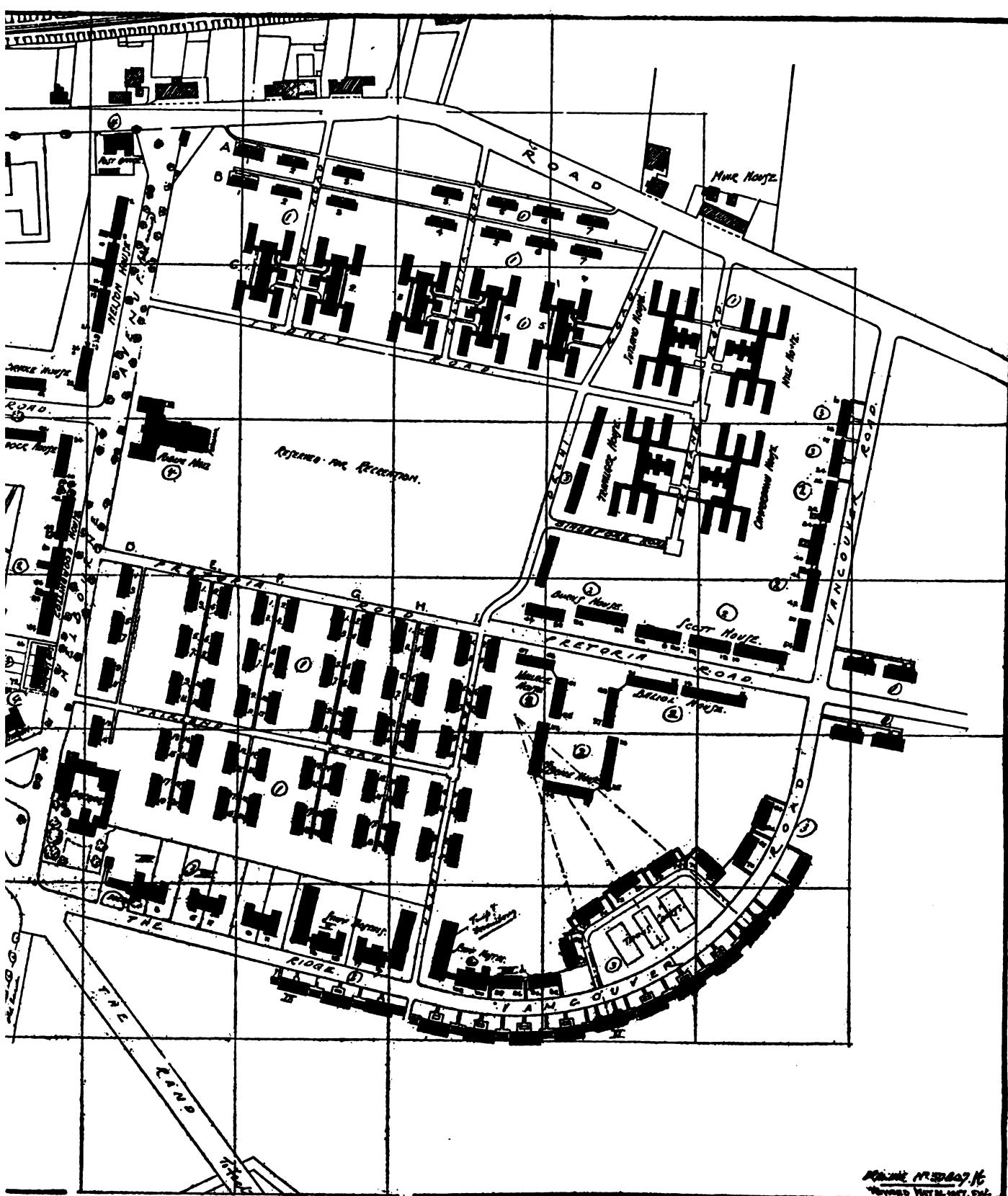


# EASTRIGGS

~~• SOME 100 FEET TO AN INCH •~~

MINISTRY OF MUNITIONS.  
D.E.S. HOWARD BRANCH.  
DRILLING N° 50607.  
MADE BY F.C.B. - JCB. 1917.  
REMOVING DRILLING N° 50180.

G.R. Ullman,



## WHAT IS A HOUSE?

pany, the conduct of which the future tenants may control—a private government, so to speak; or the government. Either might earn a surplus but would have nothing to do with it save to distribute it in some kind of services among the tenants.

### Letchworth and Land Values

In England it is this principle that underlies the garden city. The story of Letchworth has been told already, but let us have it again in these particular terms as a problem in land. The First Garden City Ltd., seeking no profits beyond a cumulative 5 per cent on actual investment, but intent simply upon an interesting public service, bought some 7 square miles of vacant land at agricultural prices, planned a beautiful city for 30,000 people in the center of it, with a belt of farms around it, and put in the necessary paving and utilities to make it habitable. The belt of farm land was a valuable feature; it prevented neighboring land-owners from reaping fruits of the Company's sowing. Any purveyor who wanted the trade of Letchworth must set up his shop and home in Letchworth and not just over the border, for the border was far away. Anyone who obtained a job in Letchworth must live and trade there, too. So when the Company induced manufacturers to come to Letchworth with their operatives, Letchworth property got all the benefit. The lots were not sold but leased for 99 or 999 years on terms governed by a foreknowledge of just how populous Letchworth was to be allowed to be and just what it was destined to be like in each street and square. Some of the unearned increment did escape, due to the length of the leases. The early lease-holds doubtless have some salable value today, and later leases, made after part of the population had arrived, were on an ascending scale of rentals. But the bulk of the increment has been so successfully reserved to the Company, and thus to the community, that at the first general appraisal of the Company's value in 1907, four years after the founding of the town, there was already a net increment of £169,058 above the total cost to that date of £247,806. Since then, of course, the increments have been vast, and Letchworth shows annual profits. For the present, the Company, with its self-imposed limit of 5 per cent annual return on its investments, is itself directing the expen-

diture of the revenues and performs the functions of practically a municipal government. The property will some day be turned over to the people of Letchworth, and Letchworth will be owner of all its underlying land and of miles of adjacent farms, with revenues beyond the dreams of ordinary governmental avarice.

Between a typical group of private owners and the First Garden City Ltd. there is a gulf. For the annual value of the lands at Letchworth is not expended upon the private comforts and necessities of a certain few land-owners, but upon the property for the benefit of the rent-payers. The landlords of Letchworth were eager to attract population, but they wanted it to come and build, not congested new slums, but attractive homes that would enhance neighboring values. And terms were accordingly offered that left a margin in the worker's budget sufficient to pay for a decent house.

So it came about that the people who left city slums to come to the green charms and sunshine of Letchworth, found that their wages would secure for them attractive cottages on land that was still reasonable despite its desirability. The miracle had been achieved of establishing a spot where good money could be earned and city conveniences obtained without encountering a land-cost so inflated as to exclude the possibility of spending money enough on housing to secure wholesome accommodations.

In the case of those new and charming towns which the English Government has built to house munition workers, the unearned increment has been likewise carefully squelched. The land is taken at pre-war valuation, and the right is reserved of taking more land adjacent thereto, if needed, at the same speculator-defying terms. The Government, of course, disdains to grasp any of the increment and has fixed its rentals at figures dictated by actual costs of land and buildings rather than by the necessities and paying power of the well-paid munition workers. So the munition workers are left able to pay for adequate housing.

From time to time, in America, some great corporation goes forth and establishes a big new plant on vacant land and creates a new town. Thus, the U. S. Steel Corporation created Gary, with 40,000 population, Morgan Park, Minn., Fairfield, Ala., and various ore towns, while a square mile of land at Ojibway, opposite Detroit,

## WHAT IS A HOUSE?

has been expertly planned for 22,000 people and waits its time. So did the Corn Products Refining Co. create Argo, Ill., the Lackawanna Steel Co., Lackawanna, N. Y., and there are numerous other cases. Graham R. Taylor has told about them in his "Satellite Cities."

The next time that is done, the company should buy land enough for the plant and the town, too, create a non-profit land company, sell it the town-site, and accept in return its first-mortgage bonds. The land company should plan the city, pave it, provide water and other utilities, stake out the building-lots, determine which shall be business streets and residential streets, and establish a minimum cost of buildings in the various districts to protect the land values. It should lease, not sell, the land, fixing the rentals at a figure sufficiently low to keep the workers from going outside the tract to find homes. Unless the size of the future population can be definitely foreseen, rentals of business frontages should be adjusted every five years, to correspond with growth of the population, or perhaps, of the factory payrolls. Residential rentals could be made for fairly long terms—say fifteen years—since such land values, even in a rapidly growing town, do not necessarily alter much. The employer, if it be destined to remain a one-industry town, would have to become a partner in housing operations in some round-about way, such as financing a building and loan association or helping with the financing of a housing corporation, in case private capital proves timid about building on leased land.

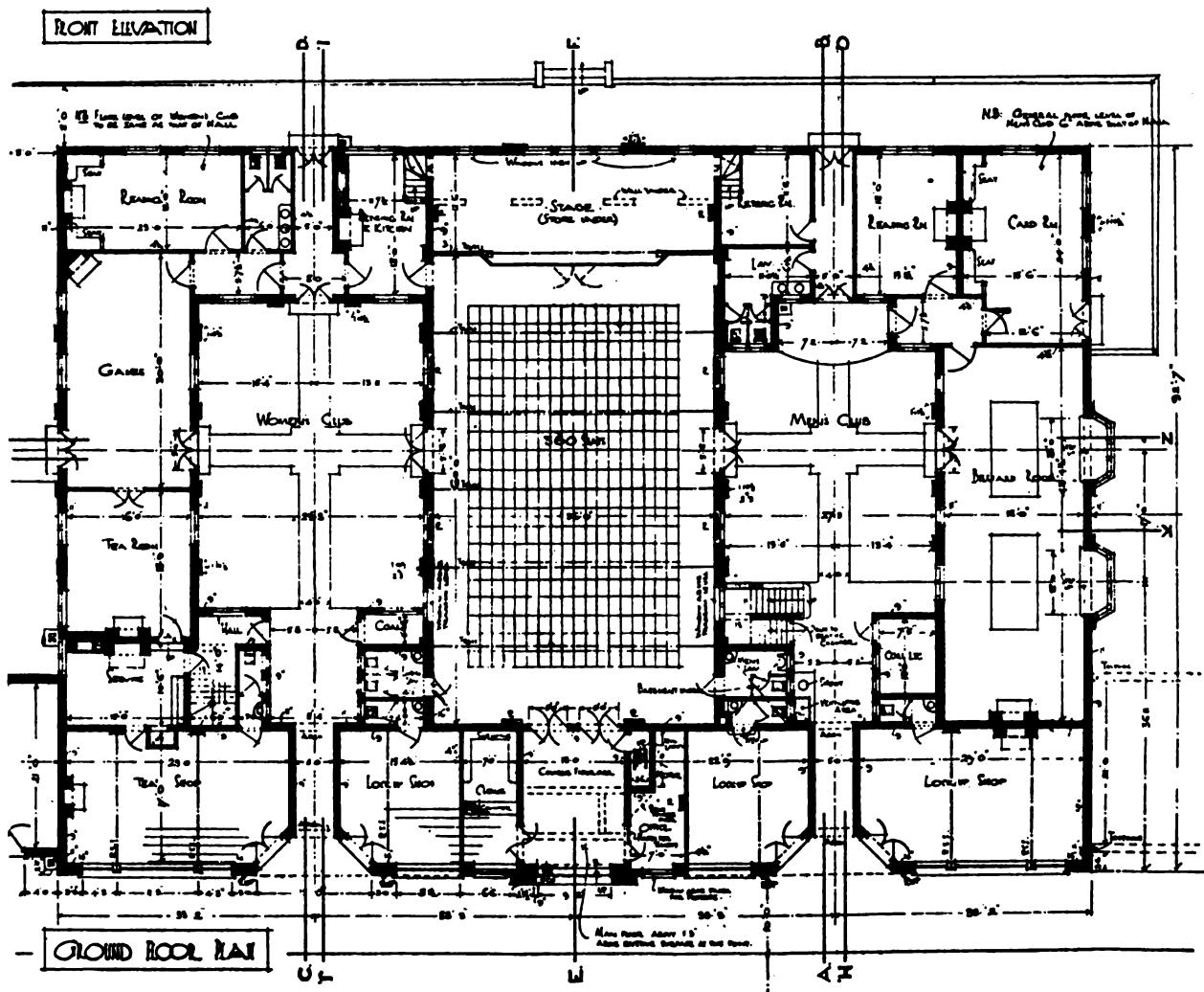
The income from land rentals at the modest rate of 4 per cent on the enhanced land values would be enough to amortize the investment and

leave twice as much money for community purposes as the town would normally obtain from taxation. At least, that is the way it figures out in both Gary and Lackawanna.

The land company could afford to charge less than the traffic would bear, as the English companies do, and thus leave the worker money enough for good housing. Or, as I should prefer, it could charge close to what private landlords would exact and use these great revenues for services that would reduce the cost of living and have the same easing effect upon the personal budgets of the workers.

The same principles apply to the pressing problem of housing our American munition and shipyard workers. Let our Government create a Housing corporation with an appropriation. Let it condemn the lands it needs, build the villages and cities that are required, and rent the houses during the war. Then, when the war industries have been readjusted to permanent peace conditions, let the Government write off the excess and emergency cost of its housing adventure as a cost of war, and recoup the balance by selling the property, not to individuals, but to local non-profit land companies to be operated for community revenue. Thus will be created communities that are the owners of their underlying lands, possessors of all present and future increments therein, and enjoying revenues a hundred per cent above those of ordinary towns of equal size. In such towns, good housing could easily be achieved and maintained.

I would like to be the manufacturer, competing in the markets of the world, who drew his labor from such a town!



### INSTITUTE AND SHOPS—EASTRIGGS

This is an extremely interesting structure. Its operation may be clearly understood by noting that entrance to the two clubs (men's and women's) is through the passage into the court. Buildings of this sort have been a tremendous feature in stabilizing industrial conditions about munitions plants.



**GRETNNA.—Cottages used as Hostels for Women**



**GRETNNA.—The Dental Clinic**



GRETNAA.—The Institute



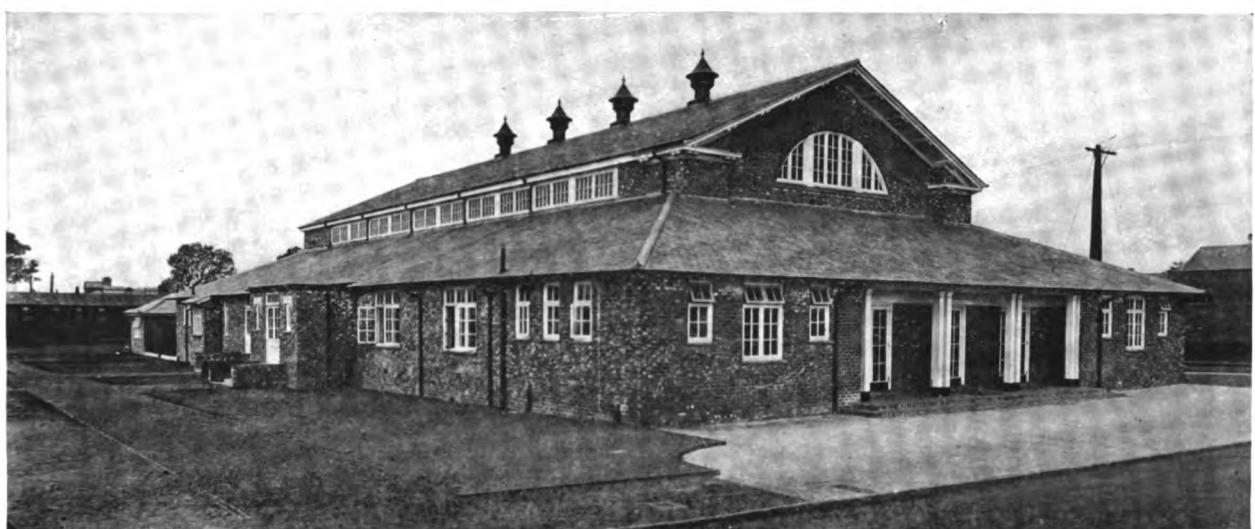
GRETNAA.—Cottages



GRETNA.—Cottages



GRETNA.—Cottages



GRETNA.—The Recreation Building



GRETNIA.—Cottages



GRETNIA.—The Cinema Theatre



GRETNNA.—Cottages used as Hostels



GRETNNA.—Cottages



GRETNNA.—Cottages



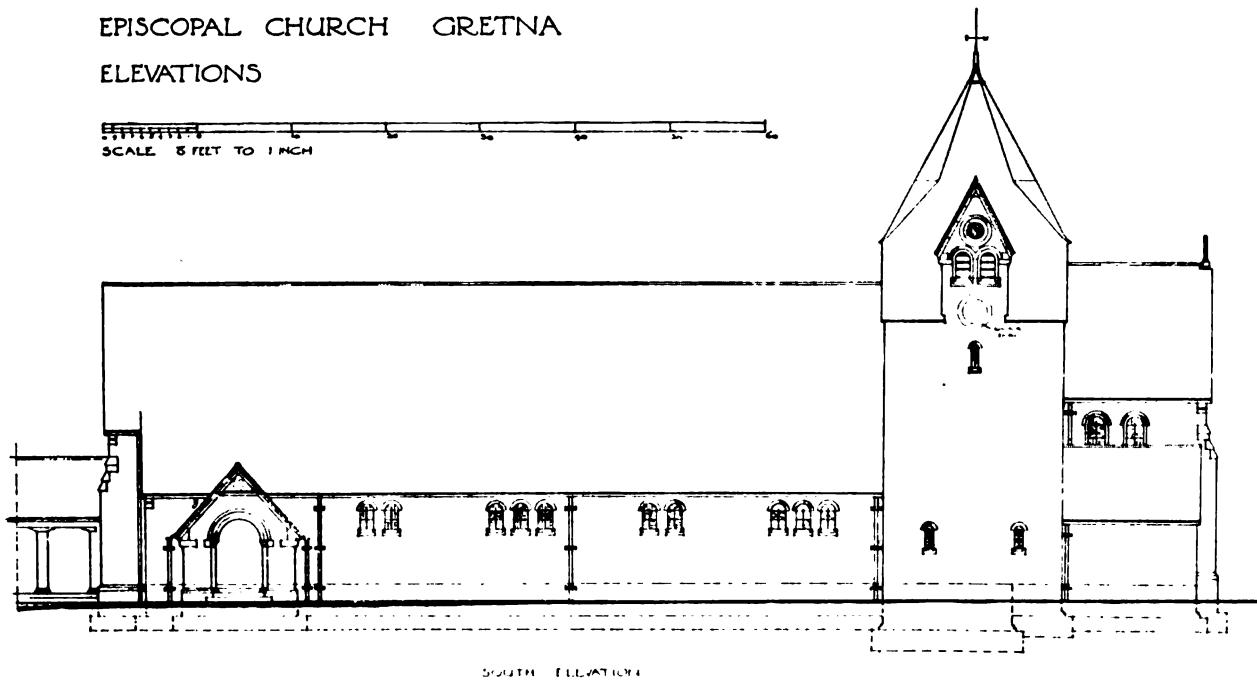
GRETNNA.—Staff Cottages



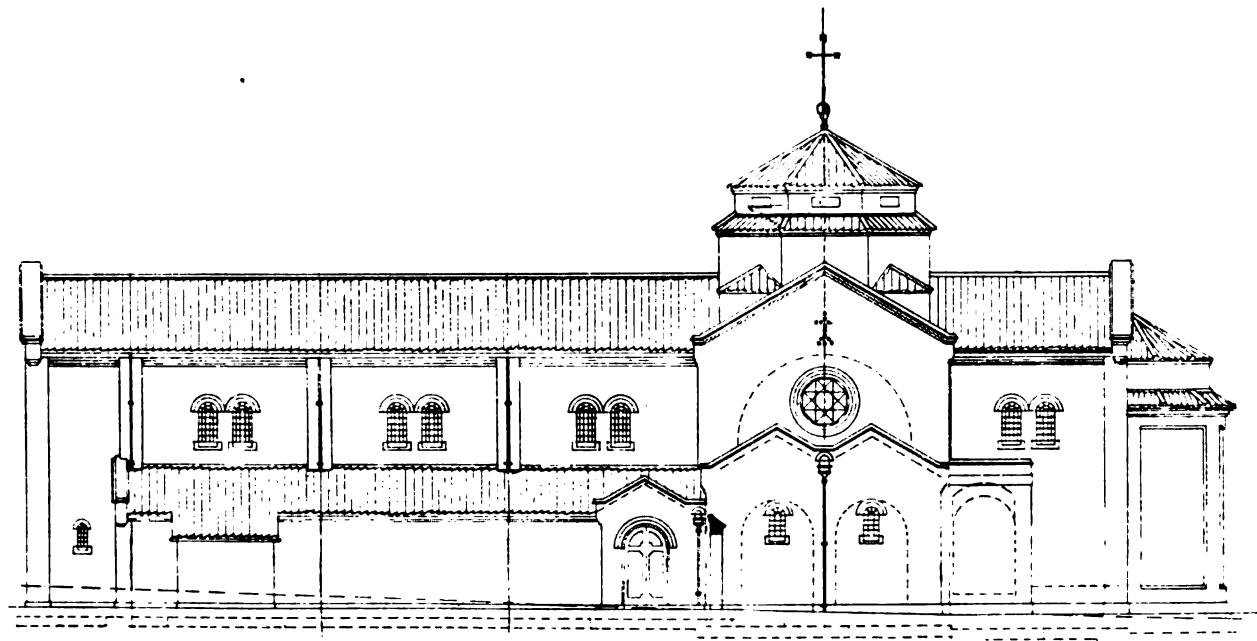
GRETNNA.—Cottages

EPISCOPAL CHURCH GRETNA  
ELEVATIONS

SCALE 5 FEET TO 1 INCH

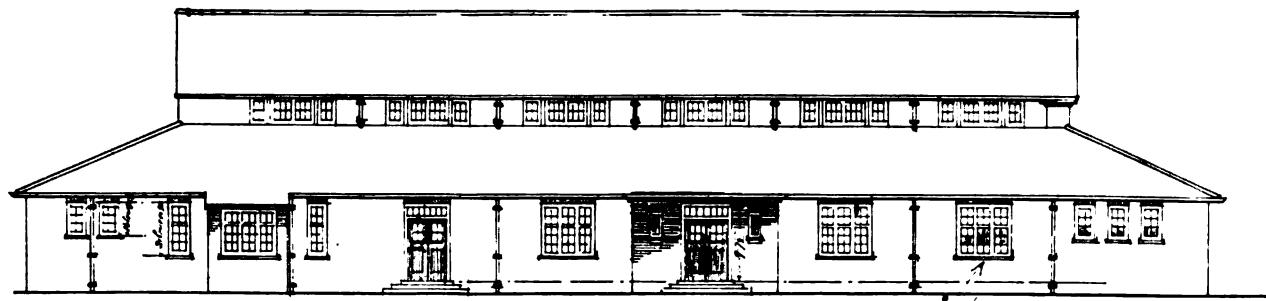


SOUTH ELEVATION

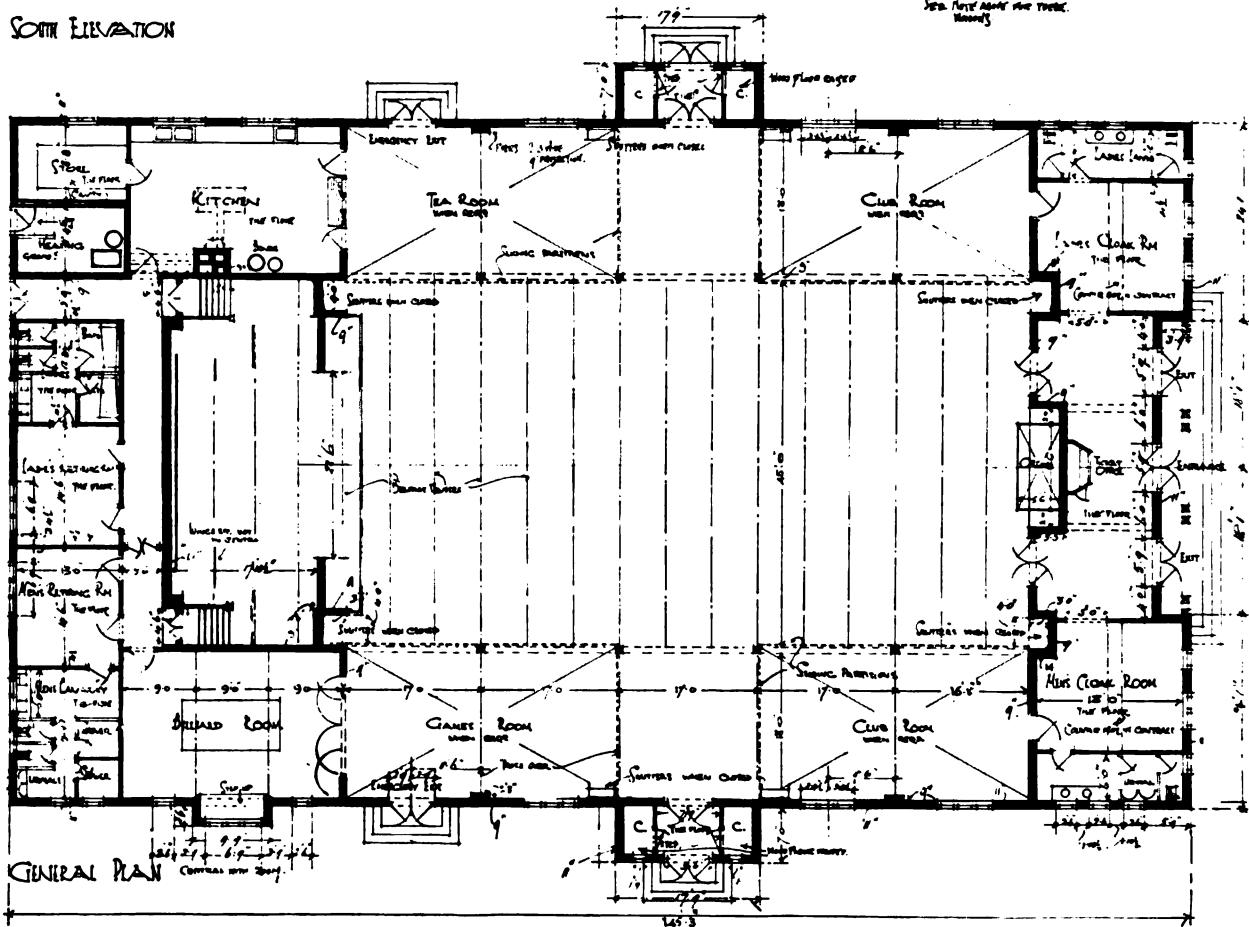


ROMAN CATHOLIC CHURCH

GRETNNA—TWO OF THE THREE NEW CHURCHES



SOUTH ELEVATION



### HALL AT GRETNA

There was a great deal of charm about this building, which was erected in six and a half weeks in order to introduce a social factor which was found during the first few weeks of operation to be absolutely necessary to the efficient operation of the factory.

## What Is a House? VI

### CONSTRUCTIVE HOUSING LEGISLATION AND ITS LESSON FOR THE UNITED STATES

By EDITH ELMER WOOD\*

#### I. Introduction

**C**ONSTRUCTIVE HOUSING LEGISLATION is that type of housing legislation through which the community itself undertakes to provide suitable homes at cost for such of its citizens as need them. The community may act either directly or indirectly. Municipal housing is direct. The loan of public money to a housing association is indirect. Both are constructive.

Restrictive housing legislation is that form which seeks to prevent the erection of bad houses through the establishment and enforcement of minimum standards of light, air, sanitation, and safety. It may also prevent filth and dilapidation by establishing and enforcing minimum standards of maintenance.

The best restrictive legislation is only negative. It will prevent the bad. It will not produce the good. Especially, it will not produce it at a given rental. Its only answer to a house-famine is the relaxation of its own standards. This was strikingly illustrated in San Francisco after the earthquake and fire of 1906. Instead of taking advantage of the wonderful opportunity presented to rebuild the congested districts on model lines, the need of immediate shelter was so great and private capital so timid that all bars were let down and even the inadequate restrictions of the old building code were suspended. The result was that tenements sprang up, covering 100 per cent of the lots, and a dark-room problem was created which it will take a generation to solve.

A high standard of restrictive legislation will not be enacted, or, if enacted, will not be enforced, when its enforcement would leave a considerable number of people homeless. On the other hand, restrictive housing legislation must not be neglected. The manufacture of new slums must not be allowed to continue, nor would the building of new and good houses in itself cause the abandonment of the objection-

able old ones. It would only cause their rents to drop, and there would always be a residuum of persons, who, through misfortune, improvidence, or excessive thrift, would choose them for their cheapness so long as their occupation was permitted. Effective progress, then, demands a simultaneous and correlated development of both constructive and restrictive housing legislation.

Restrictive housing legislation has attained as high a level of development in some parts of the United States as is, perhaps, possible in the absence of its working partner. The New York Tenement House Law is the first of the modern type, and remains one of the best.\* It is certainly one of the best enforced.

Let us take from New York's experience one single example of the limitations of restrictive legislation. The New York Tenement House Commission of 1900, whose recommendations resulted in the enactment of the present law, expressed its regret that it was not possible to insist on air-shafts being put in old houses with dark rooms, because the expense would lead owners to turn their houses to other uses. "Reforms of such a kind," the report goes on, "would harm most the very persons it sought to aid." So the law requires of dark rooms only that windows shall be cut into adjoining rooms. According to the report of the Commission, there were, in 1900, some 350,000 such dark rooms in greater New York. Today, in the language of the Tenement House Department and the press, there are none. But this means only that the cutting of windows into adjoining rooms has been completed.

The old apartments built before the Tenement House Law of 1879, which required air-shafts, were three and four rooms deep. One room had windows on street or back yard; the others were a series of closets of increasing darkness. The doorway from one to another was the only opening. Of course, the windows cut in the

\*We here introduce the third new author, as forecast in the note to the authorship of Chapter V.—THE EDITOR.

\*See the note in the Appendix in which Mr. Robert D. Kohn points out the serious failures of the New York law.

## WHAT IS A HOUSE?

partitions between the rooms add somewhat to the possibility of ventilating them. But the rooms are still unfit for human habitation by any proper standard. Half a million people are living in those rooms today. What sort of citizens will the generation make that was born and bred in them?

After fifteen years of operation of the New York Tenement House Law, about three million people, including practically the whole of the unskilled wage-earning class, are still living in old-law tenements. On December 31, 1916, there were 77,604 old-law tenements in New York containing 597,955 apartments. There were at that time 27,149 new-law tenements with 378,442 apartments. Nor may we look forward hopefully to the gradual elimination of the old tenements and the substitution of the newer and better type; for, as was stated by a representative of the New York Tenement House Department at the National Housing Conference in November, 1916, the building of cheap tenements in New York has ceased.

Unless wages of unskilled workers can be practically doubled without rents being raised, which is clearly impossible under present conditions, the outlook for this great class of the population in New York City, under existing legislation, is dark now and will become increasingly so, as the cheap old-law buildings disappear.

What is true in New York is true of other American cities. Their housing problems do not differ from those of New York in kind, but only in bulk.

Mr. John Nolen ("Industrial Housing," Proceedings of the Fifth National Housing Conference, 1916, p. 5) is responsible for the following striking juxtaposition of facts: The simplest acceptable standard of American home, whether single cottage in village or suburb, or wholesome apartment in a large city, costs on an average from \$1,800 to \$2,000 per family, including land and improvements. This means, on a basis of moderate commercial profit (5 or 6 per cent—and capital will not be invested for less), a rent of \$15 a month at the least. It is generally accepted that not more than 20 per cent of the family income should go for rent; yet more than half of all the workingmen in the United States receive less than \$15 a week.

What are we going to do about it? Lower the

standard? Increase wages without increasing rents? Or eliminate the commercial profit? We are up against a stone wall whichever way we turn.

Here is where the experience of the older nations is useful to us. They came to the same stone wall a quarter of a century ago, and they found a way through. It did not lead into paradise. Indeed it only set them on a road. But it took them past the stone wall, and the road points in the right direction.

### II. The Experience of Foreign Countries

Constructive housing legislation has developed along four main lines, of which three may be said to involve Government aid of a positive sort and one of a negative.

1. Direct community action. The state, or more usually the city, buys land and builds houses for working people, either in the city itself or in garden suburbs. It may rent them and remain a landlord. Or it may sell them to the tenants on a system of long-term, easy payments.

2. The state may lend money at a low rate of interest to non-commercial building associations, whether of a philanthropic character, or co-operative or co-partnership societies formed by the workingmen themselves.

3. The third type has so far produced fewer houses than either of the others, yet would probably appeal more quickly to most Americans. It is the loan of money on favorable conditions to the individual workingman who wishes to build a home. It may be done through the intermediary of a loan company, as in Belgium, or directly, as under the surprisingly simple and efficient system of New Zealand and Australia. Yet, appealing as the type is, and useful as it is within certain limits, it must be admitted that it does not reach—cannot reach—the class that is in most urgent need of help—the unskilled wage-earners of large cities.

4. Finally, there is the negative, yet often important, aid rendered by tax exemptions on houses of approved standard and rental. The function of this type is auxiliary.

Some countries have developed one or two, and some have all four types of government aid. It has depended somewhat on a diversity of local needs, but more on national habits of thought. The accident of locality has contributed largely, for, other things being at all equal, the example of a near neighbor is most likely to be followed.

Three nations stand out as pioneers in constructive housing legislation—England, Belgium, and Germany. These distinctively industrial nations, whose cities grew with unexampled rapidity during the nineteenth century, were naturally the first to feel the pressure of housing problems. They will be considered briefly in the order indicated.

#### A. THE PIONEERS.

##### (1) *England.\**

\*Scotland is under the same housing laws as England and Wales, but as statistics are given separately, and her experience is similar to that of England, though on a smaller scale, it is omitted from this summary. Ireland is under another dispensation, which involves subsidies from the Imperial exchequer and aid from the local rates. The Irish experience has more in common with outdoor poor relief than with constructive housing legislation.

## WHAT IS A HOUSE?

### (a) Description of Legislation.

Lord Shaftsbury first formulated the principles on which modern constructive housing laws are based in his Laboring Classes Lodging Houses Act of 1851, which permitted local authorities to borrow money from the Public Works Loan Commissioners to erect dwellings for working-people. This provision was so far in advance of public opinion that it remained a dead letter for forty years. Another clause, permitting loans to non-commercial building associations, was tried out first. Under it and subsequent acts a series of relatively small sums, amounting altogether to about £1,000,000, were loaned to philanthropic and semi-philanthropic societies.

During this period, England was experimenting with two series of restrictive housing laws, the Cross and Torrens Acts, which gave, as did the Public Health Acts, considerable power to health officers in connection with housing, and permitted the slum-clearance schemes which have been so often criticized on the ground of expense.

Modern British experience dates from the Housing of the Working Classes Act of 1890, the scope of which was much enlarged by the Housing and Town Planning Act of 1909. The act of 1890, coming as the result of the recommendations of the Royal Commission on the Housing of the Working Classes of 1885, was a consolidation of all previous housing acts (which may account for its occasional lack of clearness) and also contained new provisions of great importance. It is in seven parts, of which the first three are the most significant. Part I deals with large, insanitary, or slum areas, and clearance schemes, and with the general obligation of rehousing the dispossessed tenants. Part II deals with single insanitary houses or small groups of them and with obstructive houses, which shut light and air out from others. Part III deals with housing undertakings by the local authorities, with the financing of these projects and the conditions of public loans, whether to local authorities, to societies, or to individuals.

The first two parts, then, except in so far as they involve the rehousing of dispossessed tenants, are restrictive legislation and need not detain us. Their aim is to enlarge the powers of the sanitary officials. Part III and the rehousing sections of Parts I and II are constructive. They permit local authorities, urban and rural, on having convinced the Local Government Board that the need exists, to acquire land and erect workingmen's dwellings, whether tenements or cottages, within their own jurisdiction or in adjoining suburbs, with gardens if desired, of not more than one acre to a house. Under the act of 1909 this part becomes obligatory if the Local Government Board so orders, and any group of taxpayers or tenants may petition the Local Government Board to make an investigation of the needs of their locality.

As to financing these operations, the local authorities may borrow from the Public Works Loan Commissioners on the security of their rates. The 1909 law makes the conditions very favorable, the maximum time being eighty years for land and sixty for buildings, the maximum amount two-thirds of the total value, and the lowest rate of interest  $3\frac{1}{2}$  per cent. (This has gone up since the war, reaching 5 per cent in March, 1916, but it is not expected that this increase will be permanent.) The London County Council, which enjoys considerable home rule, is permitted

to finance its housing schemes by the issue of consolidated stock.

The Public Works Loan Board is also authorized to loan money for the construction of workingmen's dwellings to societies, corporations, and private individuals. This does not mean the individual workingman, however, but the philanthropist or employer who is building on a large scale. The need of the individual workingman is met, in so far as it is met at all, by the Small Dwellings Acquisition Act of 1899, which permits local authorities to advance sums not exceeding £300, representing not more than four-fifths the market value of a house whose total value must not exceed £400. No very extensive use has been made of this act, as up to March 31, 1916, only £408,129 had been loaned under it. But the use is evidently growing, for about half of this sum has been loaned in the last three years.

The fourth type of Government aid, tax exemption, is also found in Great Britain, but, like the loan to individual workingmen, it plays a minor rôle. As between the two principal forms, the activities of the private associations were much the more important in early years, but although they have increased steadily, they have recently dropped to second place through the more rapid growth of the work of local authorities.

An interesting controversy has raged between the advocates of the two systems. The municipal housing side is led by Alderman Thompson, of Richmond, author of the "Housing Handbook" and "Housing up to Date," and the opposition by Councillor Nettlefold, of Birmingham, author of "A Housing Policy" and "Practical Housing." Councillor Nettlefold's greatest service lies in having pointed out the possibility, by patient, persistent work on the part of local authorities, of eradicating slums without burdening the taxpayer, by the application of Part II of the housing act to one insanitary house after another, which obliges the owner to repair or remove them at his own expense.

Moreover, in their efforts to prove the superiority of private initiative over municipal, Councillor Nettlefold and his associates have put a great deal of energy into making a success of co-partnership housing companies.

The net result of the controversy has been distinctly helpful. Municipal activity has tended to keep up standards and that of private associations to keep down cost. Each is put on its mettle to prove its own claim to superiority. Far from stifling private initiative, the effect of Government intervention appears to be stimulating. At all events, the greatest private activity has occurred in those localities where public officials have done most.

Under the Housing of the Working Classes Acts, those entitled to receive loans, besides local authorities and private individuals, are employing corporations and public utility societies. These must not be confused with what we call public utilities in the United States. They are what we know as public welfare or limited-dividend associations. They include the philanthropic limited-dividend housing associations and the friendly societies, or mutual benefit organizations of workingmen, which have many objects besides housing, also a great number of cooperative building clubs, and, more recently, the co-partnership building associations.

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The Act of 1909, known as the John Burns Act, has four parts. Part I reenacts the statute of 1890 with amendments. Part II deals with town planning. It permits local authorities and owners of estates, with the approval of the Local Government Board, to prepare plans for undeveloped areas. Its aim is to prevent congestion of population and inflation of land values in the future. Part III is restrictive. It establishes a system of nationwide housing inspection under sanitary authorities reporting to the Local Government Board. Part IV is the usual catchall for miscellany, without which no British statute appears to be complete.

### (b) Results of Legislation.

No authoritative publication of general results has been made. Certain figures, such as the amounts loaned by the Public Works Loan Board, the number of persons housed by the London County Council, or the number of houses built by local authorities after the passage of the Act of 1909, are known with perfect accuracy. Certain broad statements are found in the works of Thompson which are probably reliable, although he does not always give his authorities. But they do not carry us beyond 1907. For other data needed to complete the picture, we are reduced to estimates based on more or less inadequate information. The result cannot pretend to scientific accuracy, but may be justified by the importance of arriving at a general impression.

#### PUBLIC MONEY INVESTED IN HOUSING IN ENGLAND

(From the Forty-fifth Annual Report of the Public Works Loan Board 1915-16.)	
Total loaned to Local Authorities in England and Wales . . . . .	£3,972,390
Total loaned to societies and individuals in England . . . . .	3,260,078
Total loaned under the Small Dwellings Acquisition Act in England . . . . .	408,129
Total to March 31, 1916 . . . . .	£7,640,597

This does not take into account what the London County Council has spent (which, exclusive of slum-clearance costs, must be between two and three million of pounds), nor what has been spent by Liverpool and other cities under local acts.

HOUSES BUILT AND PERSONS HOUSED IN ENGLAND THROUGH CONSTRUCTIVE HOUSING LEGISLATION		Number of Persons
Agency		
London County Council (to May 31, 1915, Annual Reports)		
3,402 cottages . . . . .	{ 9,822 lettings }	57,942
6,420 apartments . . . . .	{ 28,252 rooms }	
1,874 cubicles . . . . .		
Local Authorities 1910-16 (Forty-fifth Annual Report Local Government Board)		
13,259 houses . . . . .	(estimated)	66,300
Local Authorities, 1891-1910		
Number of houses not given, but total loans are about two-thirds of total loans 1910-16. As cost of building was less, the number of people housed was probably about (estimated) . . . . .	50,000	
City of Liverpool to 1913, mostly under local acts, 2,731 dwellings (U. S. Bureau of Labor Statistics, Bulletin No. 158, p. 314) (estimated)		10,000
All other cities under local acts (estimated) . . . . .		10,000
10 Philanthropic Societies of London to 1907 (W. Thompson "Housing up to Date," p. 143) . . . . .		125,000
413 Co-operative Societies to 1907, 46,707 houses (W. Thompson, "Housing up to Date," p. 143) (estimated) . . . . .		200,000
Co-partnership Societies to 1907, 400 houses (W. Thompson, "Housing up to Date," p. 143) . . . . .		2,000
Under Small Dwellings Acquisition Act (estimated) . . . . .		7,500
Total number of persons housed . . . . .		528,742

The philanthropic societies have not been active since 1907, but the co-operative and co-partnership societies have been extremely so. On the other hand, some of the philanthropic and co-operative societies may have received no public loans. Balancing these two unknown quantities against each other, with the statement that the credit item is likely to be larger than the debit, we are pretty safe in saying that over half a million people in England today owe their comfortable homes to constructive housing legislation.

Results, in decreased death-rates and increased physical development, are very striking. For the year ending March, 1912, the death-rate in the London County Council's dwellings was 8.5 per 1,000, while for the whole of London, in 1911, it was 15 per 1,000 (U. S. Bureau of Labor Statistics, Bulletin No. 158, p. 307). Speaking of a slightly earlier period, Thompson says ("Housing up to Date," p. 46): "The death-rate in the model dwellings on cleared slum areas is under 13 per 1,000, or one-third of what it was in the old slums before clearance, viz., 40 per 1,000." At the time of which Thompson was writing the general death-rate in London was 15.6 (p. 75). In Liverpool a still clearer demonstration was made when, by special effort, 94 per cent of the former tenants were rehoused on a cleared area. "In 1902 . . . when these areas were condemned, the death-rate within them ranged from 40 to 60 per 1,000, and the incidence of phthisis resulted in an annual death-rate of, approximately, 4 per 1,000 . . . the medical officer of health points out that under the new conditions the general death-rate has fallen by more than one-half, and the average annual death-rate from phthisis in the corporation tenements during the four years 1909 to 1912 fell to 1.9 per 1,000." (Forty-second Annual Report, Local Government Board, Part II, pp. xxii, xxiii.)

It happens that the classic examples of the effect of housing on physical development are furnished by two famous industrial garden suburbs which have received no Government aid—Port Sunlight and Bournville. It would hardly be claimed, though, that the beneficent results recorded were due to the method of financing them, or that similar results would not be found where the Public Works Loan Commissioners supplied the funds. Dr. Arkle made a series of measurements of schoolboys at Port Sunlight, an industrial garden suburb of Liverpool, and on Liverpool schoolboys of the same economic and social class at the same ages. At seven the Port Sunlight boys averaged 2.7 inches taller and 7.5 pounds heavier; at fourteen they were 6 inches taller and 33.8 pounds heavier. (The table is quoted in full in "Personal Observations of Some Housing Developments in Europe," Richard R. Watrous, *Journal of the American Institute of Architects*, July, 1914.) Similarly, Bournville is a garden suburb of Birmingham, and Thompson tells us ("Housing up to Date," p. 3) that the boys at the Bournville school were on an average 4 inches taller than those of Birmingham, and their chest measurement was 3 inches greater.

### (2) Belgium.

The Belgians have the honor of having produced the earliest effective national constructive housing law—that of 1889—and, up to the present time, one of the best. It

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has also been one of the most influential, having been widely observed and copied in continental Europe.

The vitally distinguishing feature of the law is its liberation of the deposits of the General Savings Bank and Pension Fund (*caisse générale d'épargne et de retraite*) for use as loans to build workingmen's dwellings. This provision was copied directly in the French act of 1894 and may have suggested the German plan of using state insurance funds.

Another important provision of the Belgian law was the appointment of unpaid housing committees (*comités de patronage*) in every *arrondissement* of the nation, reporting to a central body, the *conseil supérieure d'hygiène publique*. They have educational, advisory, and even some administrative functions. They stimulate public interest in housing, assist limited-dividend building associations and individual workingmen who wish to own houses, and they watch over the enforcement of restrictive laws for the sanitary supervision of houses and the eradication of slums. The committees have been copied in French and Italian legislation and evidently suggested the county housing committees provided for in Part III of the British act of 1909.

Municipal housing is permitted under the Belgian law, but has not been developed to any extent. Building societies and individual workingmen have been the active agents, the individual workingmen through the intermediary of non-commercial loan associations. The Savings Bank was at first permitted to loan only 5 per cent of its funds, but when this limit was reached in 1901, it was raised to 7½ per cent. The interest charged at first was only 2½ per cent, but was eventually increased to 3½ per cent.

The individual workingman may borrow not to exceed 5,000 francs on a house and land, the combined value of which does not exceed 5,500 francs. He may borrow for periods of from five to twenty-five years. His payments may be monthly or yearly.

One of the most interesting features of the Belgian law is the insurance plan devised by M. Léon Mahillon, managing director of the General Savings Bank. A workingman borrowing to build a home takes out a policy on his life for the unpaid portion of his loan. Should he die before the payments are completed, the balance of the debt is canceled by the policy, and his widow receives the house unencumbered. The Savings Bank underwrites the insurance itself. This feature of the law has been very widely copied.

Up to 1913 the General Savings Bank had advanced 159,012,589 francs to the various types of societies, and about 57,300 dwellings had been built in consequence. This must have meant the housing of about 300,000 people. On Jan. 1, 1913, there were 176 associations having loan contracts with the bank, of which 167 were joint stock and 9 coöperative. All of the coöperative and 125 of the joint stock organizations were loan companies, only 42 being building societies.

Apparently this governmental assistance has not had the effect of discouraging private initiative, for 39 *sociétés d'habitations à bon marché*, which have received no loans from the General Savings Bank, are listed, which have invested over 65,000,000 francs in workingmen's dwellings.

About three-quarters of this sum represents industrial housing enterprises by employers.

(Ministère de l'Intérieur "Annuaire Statistique de la Belgique et du Congo Belge, 44me Année, 1913, Brussels, 1914, pp. 245-250.)

### (3) Germany.

Unlike the various forms of social insurance which were embodied in imperial legislation, and so may be said to radiate from the center outward, housing reform in Germany has grown up locally, and its progress has been from the circumference inward. Individual cities tried experiments in municipal housing. The next step was for individual states to pass laws facilitating the supply of funds to cities and to private societies for housing purposes. These laws differ among themselves in their provisions and their character, much as happens in the United States in our varying state legislation. The last to act was the Imperial Government, and there is not yet, although it has been much advocated and debated, a real national housing law in Germany.

As is often the case, the trail leads back to a personality, and the *Oberburgermeister* of Ulm, Dr. von Wagner, may well be called the father of municipal housing in Germany. He began building in 1888 for municipal employees and later extended the benefits of his activities to all workingmen. His first ventures were tenements, but he soon became convinced of the advantages of the individual cottage and garden type, and these he encouraged the tenants to purchase. A mark a day over a period of about twenty-five years covered the purchase price and interest of a \$1,500, brick, story-and-a-half cottage and garden, very attractive to the eye. German foresight is shown in the stipulation in the deed giving the city the right to repurchase, if certain conditions of maintenance or use are not complied with, at any time within one hundred years, and as this clause is renewed whenever the house changes hands by purchase or inheritance, it is, in effect, a perpetual restriction.

Mayor von Wagner developed, simultaneously with housing, the policy of extensive land purchases by the city, which many German cities have followed. He encountered much opposition at first, but it gradually died out when it had been proved by experience that his housing policy cost the taxpayers nothing, and that the land-purchasing policy brought in substantial profits.

It is impossible to give a clear account of housing in Germany briefly, for it is the history of a great number of local enterprises operated under a mass of very diverse local legislation.

The most important single source of funds is furnished by the old-age and invalidity insurance institutes. Authority is found in the law of 1889, much amplified by that of 1899, which permits one-fourth of their funds to be invested in real estate. Loans from this source up to the end of 1914 totaled 532,541,142 marks. ("Amtliche Nachrichten des Reichsversicherungsamts," Vol. 31, No. 5, May 15, 1915.)

The next most important sources of capital are the imperial and state housing funds. The Imperial Government, between 1901 and 1908, appropriated \$7,854,000 for its fund to loan to societies, and in 1904 had spent over

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\$8,000,000 in the direct housing of its own employees. (U. S. Bureau Labor Statistics, Bulletin No. 158.)

The Prussian Diet has operated on a more extensive scale. Its housing fund, raised by the issue of bonds, was started in 1895, and in 1911 had reached the sum of 144,-000,000 marks. With this the state was to build for its own employees and loan to societies. In either case rents were to cover the cost of maintenance, administration, interest, and sinking fund. (Bulletin No. 158.) This is the usual German plan, though the administration charges are sometimes carried by the community, and there are sometimes tax exemptions. But there is always a balance-sheet—and it always balances. This practice cannot be too highly commended.

No other state has worked on so large a scale as Prussia, but all have done *something*. The Bavarian Diet, for instance, from 1900-1911 appropriated 25,500,000 marks, of which about half was spent on direct housing for state employees and half was loaned to building associations. (Bulletin No. 158.)

The Grand Duchy of Hesse has proceeded along somewhat different lines. It was the first German state to establish systematic housing inspection (1893). The housing act of 1902, centralized and standardized this service by putting it under a state official, who also has advisory and constructive duties. Another act of the same year established the State Credit Bank (*Landeskreditkasse*), which is permitted to loan to communes for housing purposes up to 90 per cent of the value of land and buildings. The communes may either build themselves or reloan to associations. By an act of 1908 the Bank was permitted to loan directly to associations up to two-thirds of the value. The money is provided by an issue of 3½ per cent Hessian Government bonds, and the rate of interest charged depends on the actual sale price of the bonds, being just enough to cover the expenses.

In 1912 there were 1,271 public welfare building associations in Germany (*gemeinnützige Baugenossenschaften*), of which the 716 reporting had built 15,784 houses at a cost of \$103,000,000. A French official publication of August, 1913 (*bulletin du ministère du travail*), estimates that as early as 1909 about 25,000 houses, containing about 100,000 apartments, had been built by German housing associations. Assuming the accuracy of this estimate, it would mean the housing of about half a million people. And probably the states and cities have done as much directly.

It would be a difficult matter to find out how much Government money, or Government guarded money has been liberated for use in housing in Germany, but \$200,000,000 would certainly be within the truth.

Clearly there is no other country which has gone into housing on so large a scale or in so systematic a way.

### B. OTHER EUROPEAN AND LATIN-AMERICAN COUNTRIES.

#### (1) France.

Housing laws date from 1894, 1906, and 1912. The savings bank and national old-age pension fund have loaned about 55,000,000 francs for housing. The state has made available about 100,000,000 francs for this purpose. The *conseil supérieure d'habitations à bon marché* is under the department of labor. Reporting to it are the

local *comités de patronage*. Nearly all the work has been done through housing associations. Municipal housing has been undertaken only for the benefit of large families (those with four or more children), which it is, of course, the policy of the French Government to encourage. The war is likely to result in the French Government undertaking housing and town-planning work on an unprecedented scale.

#### (2) Italy, 1903, 1907, 1908.

The cities of Bologna and Venice experimented in municipal housing at a very early date (the sixties and eighties), though not with remarkable success. It seems to be the policy of the Italian Government to foster private initiative in every way. The local committees are to encourage existing housing societies or found them if none exist. These societies receive long-time loans (fifty years) from the State Bank of Deposits. The communes are to build only as a last resort. In 1911, 533 associations and 25 municipalities were building *case popolari*. These are almost invariably tenements, and the apartments are very small—two or three rooms. The value of houses and land aggregates about \$28,000,000. Tenants of municipal apartments are limited to those whose annual income does not exceed 1,500 lire.

#### (3) Austria, 1910, 1911.

The German example has been followed. There is a state housing fund. The funds of the insurance institutes are utilized. It is worthy of note that loans may run as high as 90 per cent of the value of house and land. The state, though late in beginning, has been active in housing its own employees, and there are already 634 public welfare building associations.

#### (4) Hungary, 1910, 1911.

The most noteworthy activity of Hungary has been along the line of rural housing. Two hundred communes have received aid from the Central Government in building 6,000 cottages for agricultural laborers.

The city of Budapest has been very energetic. The city built tenements for 22,000 people, in 1908, on land which it already owned. In 1913 it provided cottages for 18,000 in the workmen's suburb of Kispest.

Housing associations have never taken root in Hungary. There seems to be a lack of the necessary private initiative.

#### (5) Spain, 1911.

The Spanish law provides local housing committees under the jurisdiction of the department of labor. It encourages sanitary housing by tax exemption, guarantee of interest, and in some cases free grants of land. It is not discoverable that much has been done.

#### (6) Holland, 1901.

The Dutch law is a comprehensive one with both restrictive and constructive provisions. It sets up minimum standards of building and maintenance, on the one hand, and permits Government loans for housing purposes, on the other, up to 100 per cent of the value of the house and lot. That less than \$2,000,000 had been loaned under this law, up to April, 1910, is probably due to the comparatively high rate of interest charged.

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### (7) Norway, 1903.

This law is unusual in that it provides only for individual loans. There is a state loan bank. The commune guarantees the borrower. To 1913 about \$8,500,000 had been loaned to buy 13,140 small farms and build 9,460 houses.

### (8) Sweden, 1904.

There is a state housing fund which loans to individuals through associations. There is also municipal housing, especially in Stockholm.

### (9) Denmark, 1887.

This law, which actually antedated that of Belgium, permitted Government loans to societies and communes, but remained a dead letter until it was amended in 1897. Since then a good deal has been done by small, but successful, workingmen's associations.

### (10) Rumania, 1910.

Large tax exemptions in favor of workingmen's houses are the chief feature of this act.

### (11) Switzerland.

Switzerland has no national housing law, but several cantons, notably Geneva, have shown some activity under local legislation.

### (12) Luxembourg, 1906.

The funds of the savings bank are loaned to communes, associations, and employers for housing purposes.

### (13) Chile, 1906.

The law provides for a system of local housing committees with power to carry out slum-clearance schemes, encourage housing associations, or build themselves. The *Caja de Credito Hipotecario* is authorized to lend up to 75 per cent of the value of land and buildings, and the state guarantees 6 per cent net returns for twenty years. The Santiago committee showed considerable energy, and in 1911 had two workingmen's suburbs under construction. (*Oficina de Trabajo, Habitaciones Obreras en Chile y Etranjero, 1911.*)

### (14) Argentina.

In 1913 the city of Buenos Ayres contracted for 10,000 workingmen's cottages, to be built at the rate of 2,000 a year. The Government was to exempt the building materials for them from import duties. (First Annual Report, Massachusetts Homestead Commission, published 1914, p. 310.)

### (15) Brazil, 1909.

Companies building houses for workingmen were to enjoy tax exemption for fifteen years, exemption from duty on building materials, and in some cases were to receive reclaimed or other Government land free of charge. They were to be under strict Government supervision. (First Annual Report, Massachusetts Homestead Commission, p. 311.)

### (16) Cuba, 1910.

An appropriation of \$1,300,000 was made, for the purpose of building 2,000 laborers' cottages, to be sold on

small monthly installments. Up to 1914, about 1,000 had been built in Habana, Pinar del Rio, and Santa Clara provinces, and 250 were being built in Santiago province. (U. S. Bureau of Labor Statistics, Bulletin No. 158; this is the source of most of these summaries, except as otherwise stated.)

## C. THE SELF-GOVERNING BRITISH COLONIES.

The example of New Zealand, Australia, and Canada has especial value for us, because their conditions, material and moral, present a much closer parallel to our own than do those of any European country. Canada has the additional interest attached to a next-door neighbor.

Like the United States, and even more so, they are new countries, sparsely settled, except in spots. Their cities are new; their houses are new; their slums are new. More than is true of us, unfortunately, their interest in housing is still largely preventive. They are young, optimistic, energetic, and intensely democratic. Australia and New Zealand in many ways represent the most advanced type of social democracy as yet evolved. They are the paradise of union labor. They have—and the fact is not without significance—the lowest death-rate in the world.

Inevitably, their housing legislation has been strongly influenced by that of the mother country, but inevitably, too, they have worked it out in a very different way. In countries where wages and standards of living are high and the working population virile and ambitious, we should expect the third type of constructive housing legislation to be favored—Government aid to the individual workingman. This is precisely and strikingly what has happened in New Zealand and Australia. The development of Canada has been less logical, perhaps, owing to accidents of association.

### (1) New Zealand.

The typical housing law of New Zealand is the Advances to Workers' Act of 1906 and 1913. The superintendent of the State Advances Office is authorized to lend to anyone employed in manual or clerical work with an income of not more than £200 per annum and not the owner of any other land than what he proposes to build on. The sum advanced is not to exceed £450, or the value of the dwelling to be built. The loan is to be repaid in a period of thirty-six years or less. Application may be made at any post office. The postmaster supplies the blank and gives any desired information as to how to fill it out. He also shows the applicant the plans and estimates of eighteen carefully selected types of house. Note the extreme simplicity of the procedure and elimination of red tape. There is no intermediary. It is as easy as filling out a money-order blank. An agent from the nearest valuation office makes a visit and report, and for this service the applicant pays a fee of 7s. 6d. If his application for a loan is granted, all his payments are made through his post office. Five per cent interest is nominally charged, but it is reduced to 4½ for prompt payment.

The total advances to workers under this act up to March 31, 1915, were £2,856,750—a large sum in proportion to the population of New Zealand.

For the benefit of the man who owns no land, New Zealand has the Workers' Dwellings Act (1905, 1910, 1914).

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A deposit of £10 is all the capital required. The house is built on Government land, and either rented or sold to the tenant. But only 548 houses have been built under this act. The cost limit for the house and five acres of land is £750. The income limit of the beneficiary, under the latest amendment, is £175.

### (2) Australia.

The five Australian provinces have housing loan laws similar, in a general way, to those of New Zealand, but of later date and developed under five somewhat varying forms. Some of the provinces are very slow in getting out their annual reports. From these circumstances results the impossibility of giving definite, late, general figures. It is probable that the aggregate loans of the five provinces amount by now to a figure about equal to the loans in New Zealand.

### (3) Canada.

In 1913, Ontario and Quebec passed housing laws permitting the Government to guarantee 85 per cent of the stock of approved non-commercial building associations. Under the Ontario act the Toronto Housing Company was organized and has put up a million dollars' worth of workingmen's cottages and cottage flats.

Meanwhile the Canadian Commission of Conservation decided that the conservation of human life was part of their duties and that the conservation of human life was intimately bound up with housing and town planning. Just before the outbreak of the war, in 1914, they brought over Thomas Adams, town planning expert of the English Local Government Board, to be their adviser in these subjects. The war has necessarily hampered progress, but the Commission is proceeding along broad constructive lines. A town planning act has been drafted and introduced in the various legislatures. A Civic Improvement League for Canada, with local branches, has been started as an educational leaven, to prepare the way, perhaps, for a more formal organization on the lines of the comités de patronage. The time is not felt to be ripe for pushing housing legislation, but the preliminary steps are being taken. The situation is not altogether unlike that of Massachusetts with its Homestead Commission and Town Planning Boards.

## III. The Applicability of Foreign Experience to the United States\*

The following statements are believed to be fully justified by undisputed facts:

- 1 The housing problems of foreign countries and of the United States are similar. Such differences as exist are of degree, not of kind.
- 2 A distinct improvement in the housing of working-people has occurred during the past twenty-five years in England, Belgium, and Germany, and more recently in other countries where constructive housing legislation is in force.
- 3 Much of this improvement could not have been brought about under an exclusive system of restrictive housing legislation and private initiative.

\*This article was not written to apply to a war condition, and the arguments set forth are intended to apply in normal times. Much of this material is, however, directly pertinent to the present lamentable situation.—THE EDITOR.

### A. OBJECTIONS TO CONSTRUCTIVE HOUSING LEGISLATION FOR THE UNITED STATES.

We have now arrived at the vital question to which our preliminary study has been leading: Shall we have constructive housing legislation in the United States? The conclusions just summarized raise a presumption in its favor, but many serious objections have been made. These fall into five groups—constitutional, economic, social, philosophical, and pessimistic.

(1) The constitutional objection has several aspects:

(a) It is claimed that we cannot have a national housing law like the Belgian law or the British Housing of the Working-Class Act.

So far as these laws are concerned with restrictive or mandatory features, this is, of course, true. The Federal Government can impose no housing obligations on state or local authorities. There is nothing, however, to prevent a federal housing loan act, even as we already have the Federal Farm Loan Act.

(b) It is claimed that to undertake housing operations for the benefit of workingmen would be class legislation.

It is possible that an act might be so worded as to lay itself open to this objection, in which case the wording should be changed. There is no reason *per se* why providing houses at cost for persons whose income is under \$800 a year should be considered class legislation in an objectionable sense any more than providing schools for children or hospitals for sick people is so considered.

(c) It is claimed that constructive housing activity on the part of the state would be an unwarranted extension of the police power.

That, of course, is a matter for the courts to settle. Constructive housing legislation would be in precisely the same position as minimum wage laws, restrictions of hours of work, prohibition of night-work for women and children, and a long list of modern social legislation. Like the rest, it will be sustained just so long and so far as its advocates can convince the courts of the connection between it and the public health.

(2) The economic objection is based on the alleged burden laid upon the long-suffering taxpayer. This is a misconception, pure and simple. A properly conducted constructive housing scheme is exactly self-supporting. The credit of the community is used to obtain an abundance of capital at a low rate of interest.

The Irish system of subsidy from the rates and from the imperial exchequer is not constructive housing, but outdoor poor relief. It is wholly exceptional. The much-cited slum-clearance schemes are not housing measures at all, but health measures. And such affiliations as they have are much closer to restrictive than to constructive housing measures.

Sound municipal housing enterprises aim to come out exactly even, with neither profit nor loss. The English local authorities come very near to doing this and the German authorities do it. So with loans. Commercial profit in money-lending is eliminated, but every cent of principal and interest is returned.

(3) The social objection, the pauperization of the beneficiary, is the obverse of the economic and, being based on the same misconception, falls to the ground with it. The

## WHAT IS A HOUSE?

workingman is not getting something for nothing. He is getting it at cost. He is no more pauperized by such a service than are the people of Cleveland when they pay 3 cents instead of 5 on their municipal street-car lines. The writer has paid 47 cents a month water-rates in Washington, D. C., for a publicly owned and maintained service, and \$6 a month in Berkeley, Calif., to a private water company, but is conscious of no corresponding fluctuations in self-respect.

(4) The philosophic objection is based on really fundamental theories. Neither the individualist nor the anarchist can be expected to approve of constructive housing legislation. Both object to any extension of the activities of government. Any such proposed extension is sure to be labeled socialistic or paternalistic. In this respect, constructive housing legislation finds itself in very good company. The whole modern program of social legislation is attacked on the same grounds.

(5) The pessimistic objection is that based on the alleged inefficiency and corruption of American public service. In so far as there is still a solid basis for such a criticism (and we all know that our municipal governments especially have been wonderfully improved in the last fifteen years), it should be a reason for strenuous efforts to improve our public service. It is not a reason for limiting the sphere of governmental activity unless we are prepared to admit the final failure of American democracy.

### B. BEST TYPE OF CONSTRUCTIVE HOUSING LEGISLATION.

If we are to have constructive housing legislation, what type shall we choose? The best results seem to have been obtained where all types are in operation. We should certainly encourage the three positive forms of Government aid and probably the negative, but we should keep clear of subsidies. We should proceed eclectically, choosing the best where we find it, with due regard to our local needs, habits of thought, and body of existing law.

### C. OUTLINE OF A HOUSING POLICY FOR THE UNITED STATES.

Any plan looking to the solution of the housing problem in the United States must include both restrictive and constructive housing legislation.

The form and standards of restrictive housing legislation have been very carefully worked out by Mr. Veiller in his Model Housing Law, which ought to be adopted by every state in the Union. The state is the proper unit. National restrictive housing is impossible, and local legislation should be resorted to, only pending the passage of a state law, or to impose higher standards.

The state is also the most natural unit for constructive housing legislation. But the nation and the city must by no means be ignored.

(1) The National Government may exercise an extremely important function. It may supply or facilitate loans. And through the power to make conditions for the assignment of these loans, it may exert a strong influence on local standards. These assignments should be in the hands of a national housing and town-planning commission under the Department of Labor.

Funds might be made available in various ways:

(a) A federal housing fund could be created, from which loans would be made.

(b) The federal land banks created by the Federal Farm Loan Act might add housing loans to their activities.

(c) Housing loans, under certain conditions, might be made an authorized form of investment for trust funds and national bank deposits.

(d) The investment of the deposits of the postal savings banks in housing loans might be authorized. The low rate of interest paid on these deposits would permit loans to be made at a low rate, and the obvious appropriateness of letting the people's savings be used for the people's advantage is very appealing.

Clearly these loans would be permissive under the last three plans. Only under the first could the housing commission play anything more than an advisory rôle.

(2) The state should have a system of local housing and town-planning boards under a state board, which should administer both constructive and restrictive housing laws. The state might guarantee the stock of approved housing companies, as Ontario does. It might have a housing fund raised by a bond issue. Where there is a state insurance fund, it should be available for housing loans. The state should loan to municipalities, to associations, and to individual workingmen. In the last case it should approximate as nearly as possible the simplicity of the New Zealand procedure.

The writer does not believe it would be generally advisable for the state to carry on direct housing enterprises of its own, though it might, for educational purposes, make an initial demonstration, as the Massachusetts Homestead Commission is now doing.\*

(3) Some cities in the United States probably have enough financial home rule to bond themselves for housing purposes without special legislation. Whether the courts would sustain such action cannot be told till it is tried. A state constructive housing law should contain an enabling clause to cover this, but the approval of the state housing board should be required.

The local housing and town-planning committees should play an important part—investigate local conditions, arouse the interest of the community, aid in the enforcement of the restrictive housing law, encourage the formation of non-commercial building associations, help them get funds and select the best plans, perform a like function for individual workingmen, and when other means fail, stimulate the city fathers to undertake municipal building.

Does all this seem visionary and foreign to American traditions?

Was our homestead policy un-American? Under the homestead act of 1862 more than 85,000,000 acres of farm-land have been made over by the United States Government to settlers. It was bigger and more far-reaching than any housing scheme while it lasted. But this source of relief to congestion is now at an end. This open door of opportunity has been closed. Is it not time we looked about us for a substitute and studied what other nations have found practical and helpful?

Perhaps the best contribution the United States has made to contemporary civilization is our public school

\*An appropriation of \$50,000 was made for this purpose by the legislature, in 1917; land has been secured in the outskirts of Lowell, and building is in progress.

## WHAT IS A HOUSE?

system. It costs something over half a billion dollars a year and is well worth it.

Yet, if we come down to basic realities, if it is a question between the mental, moral, and physical development of the people, which ought to take precedence? Are not

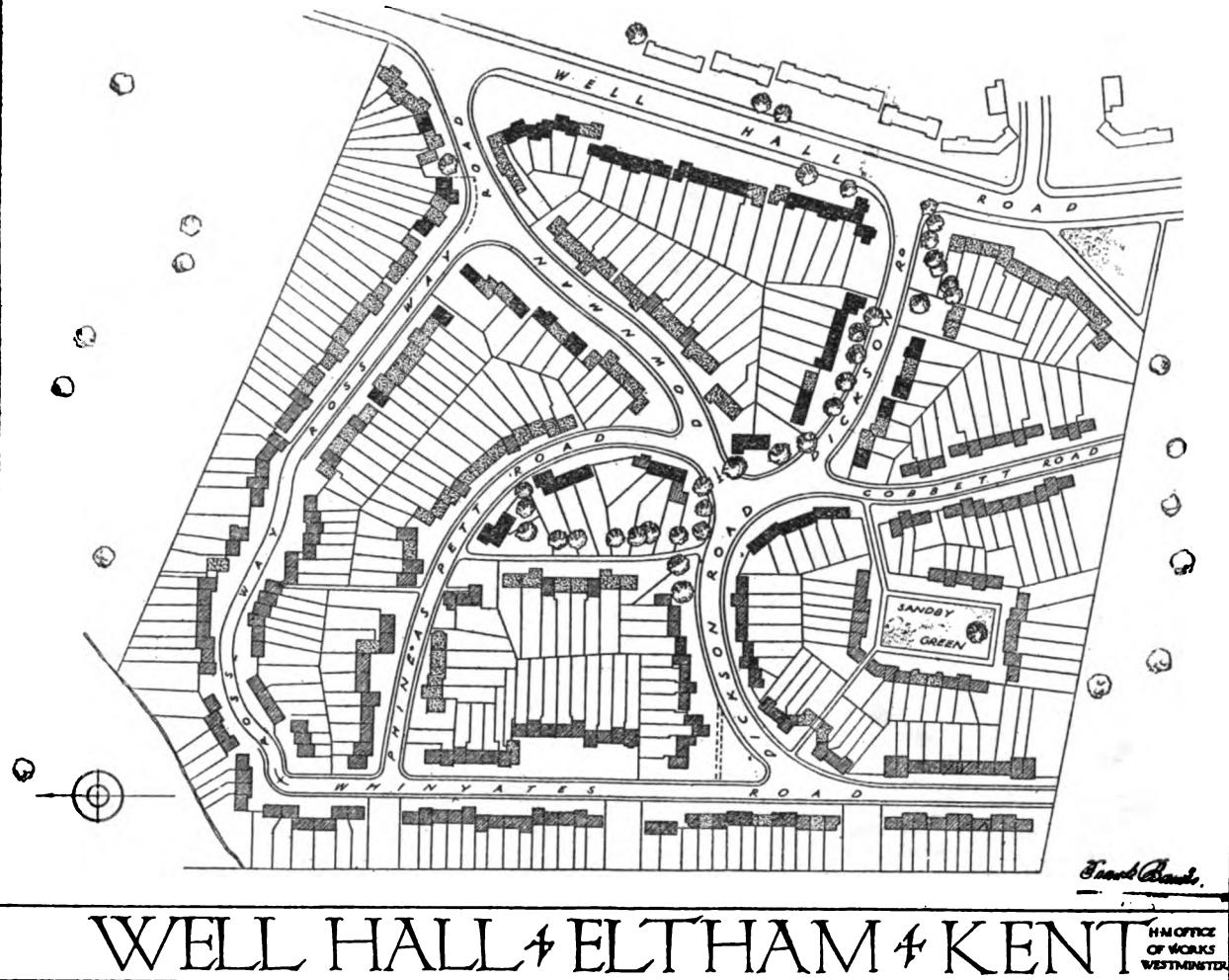
health and morals more fundamental than formal education can ever be? And if a community has not the energy and resourcefulness to do both, should it not make sure that its children are properly housed before it troubles about their book-learning?



GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH. 1915.  
*Block of Flats, GRANBY ROAD, Class IV.*

H. M. Office of Works,  
Westminster,  
London, S. W.

# GOVERNMENT HOUSING SCHEME



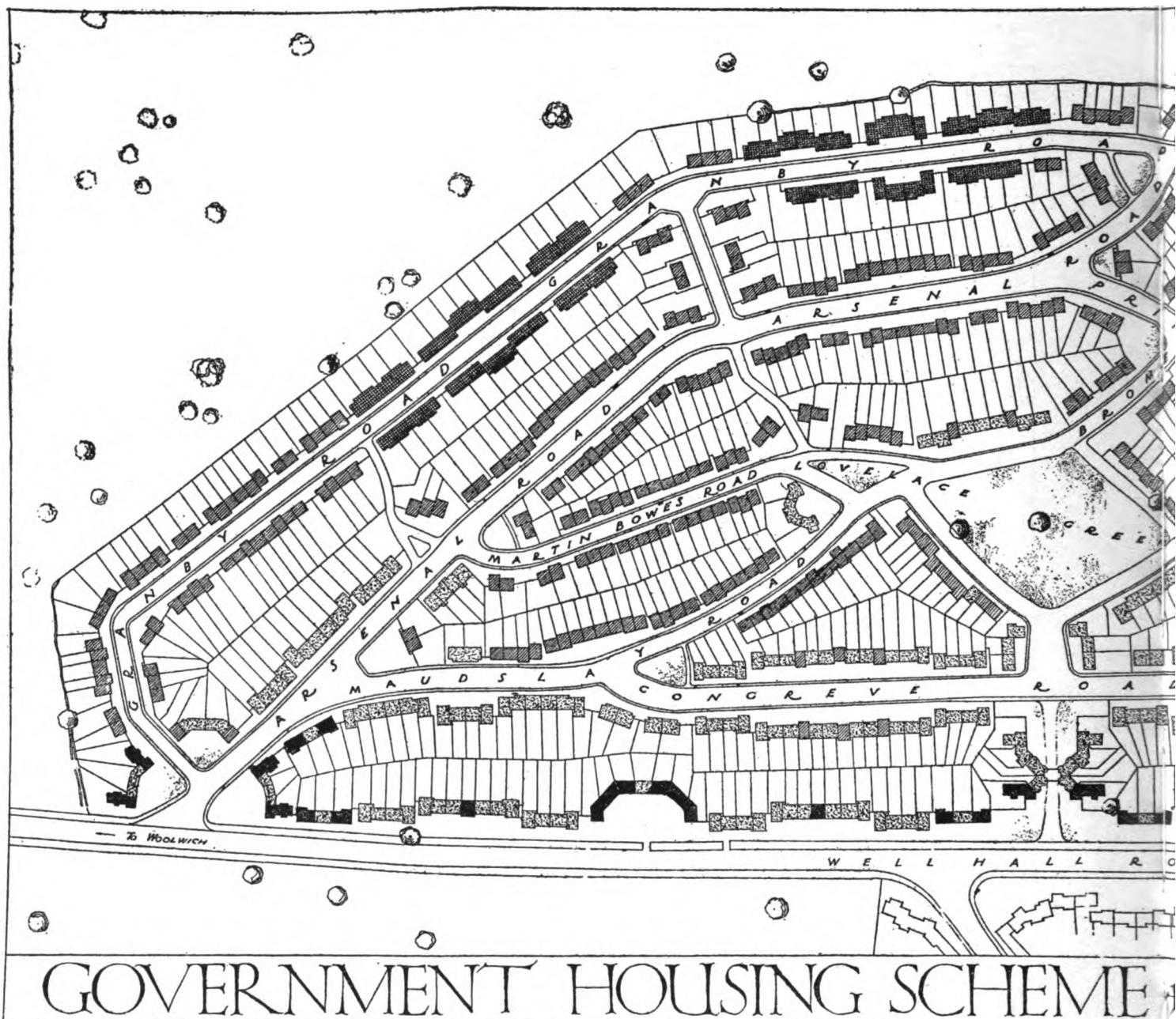
WELL HALL & ELTHAM & KENT

OFFICE  
OF WORKS  
WESTMINSTER

WELL HALL is only one of the British Government's housing operations. It is situated about a mile from Woolwich and is a complete new development. It consists entirely of permanent dwellings for workmen. There are four types of houses of from two to four rooms with bath, the rentals ranging from seven shillings to fifteen shillings and sixpence a week. There have been built some sixteen hundred houses, all of the best materials available, and the design has preserved the traditions of English rural life. Mr. Ewart G. Culpin, Secretary of the International Garden Cities and

Town Planning Association, whose article in the April Journal dealt with the application of town-planning principles to the new housing developments of England, writes that he believes Well Hall to be "easily the first thing in cottage plans and elevations for the whole world." This statement is perhaps capable of a wrong interpretation, for it is evident that the plans would not suit living conditions in the United States; but, from the point of view of a great housing undertaking deliberately undertaken by a Government and guided by experts to yield the maximum advantages consistent

## WHAT IS A HOUSE?



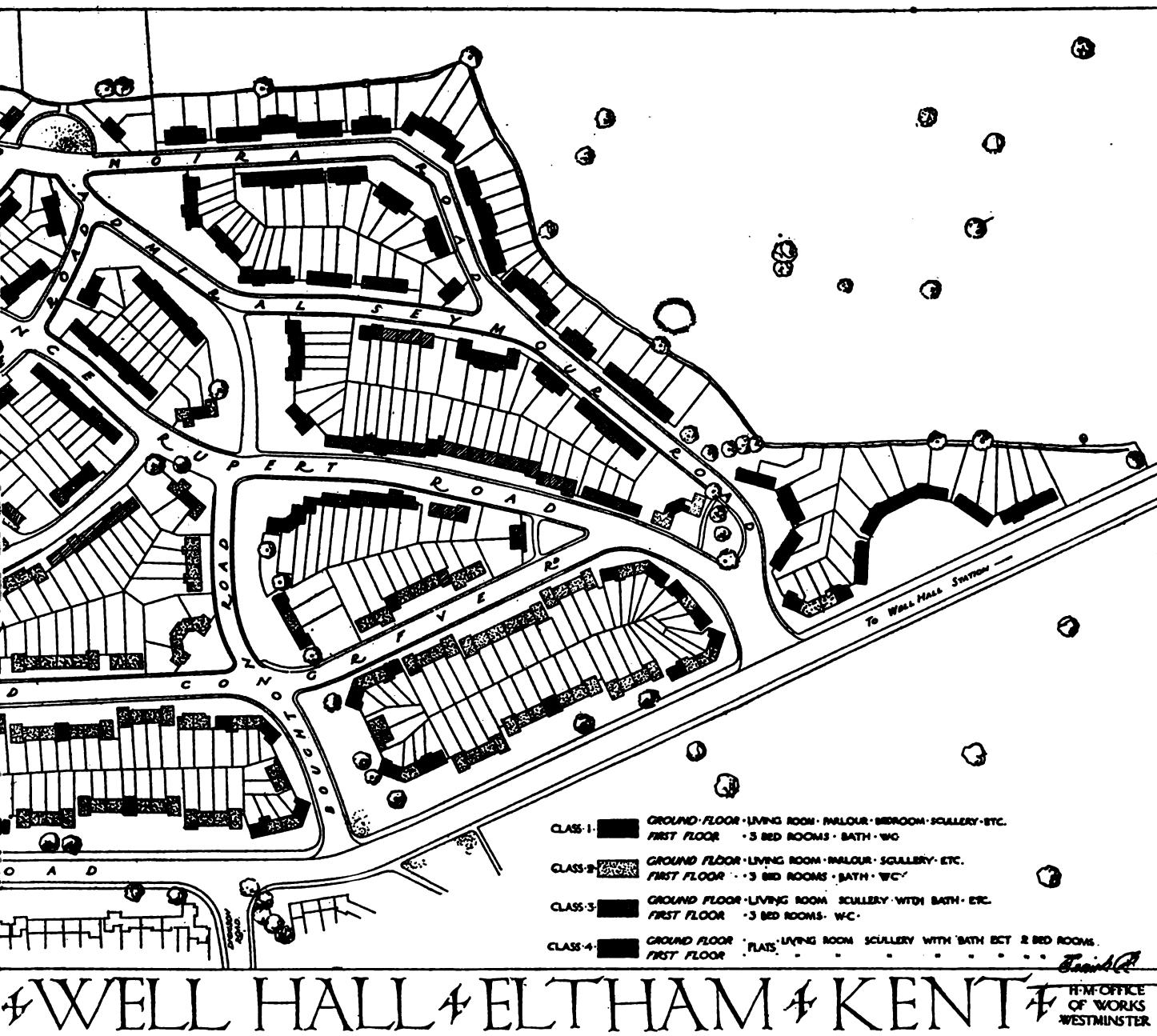
## GOVERNMENT HOUSING SCHEME

with a given mode of life, Well Hall is undoubtedly entitled to rank where Mr. Culpin places it.

Of primary importance in the consideration of the underlying reasons which led to the building of Well Hall is the fact that in spite of urgent necessity it was decided to make it a permanent enterprise rather than a merely temporary one. This has been the consistent policy of the British Government, except where urgency made it impossible to wait upon

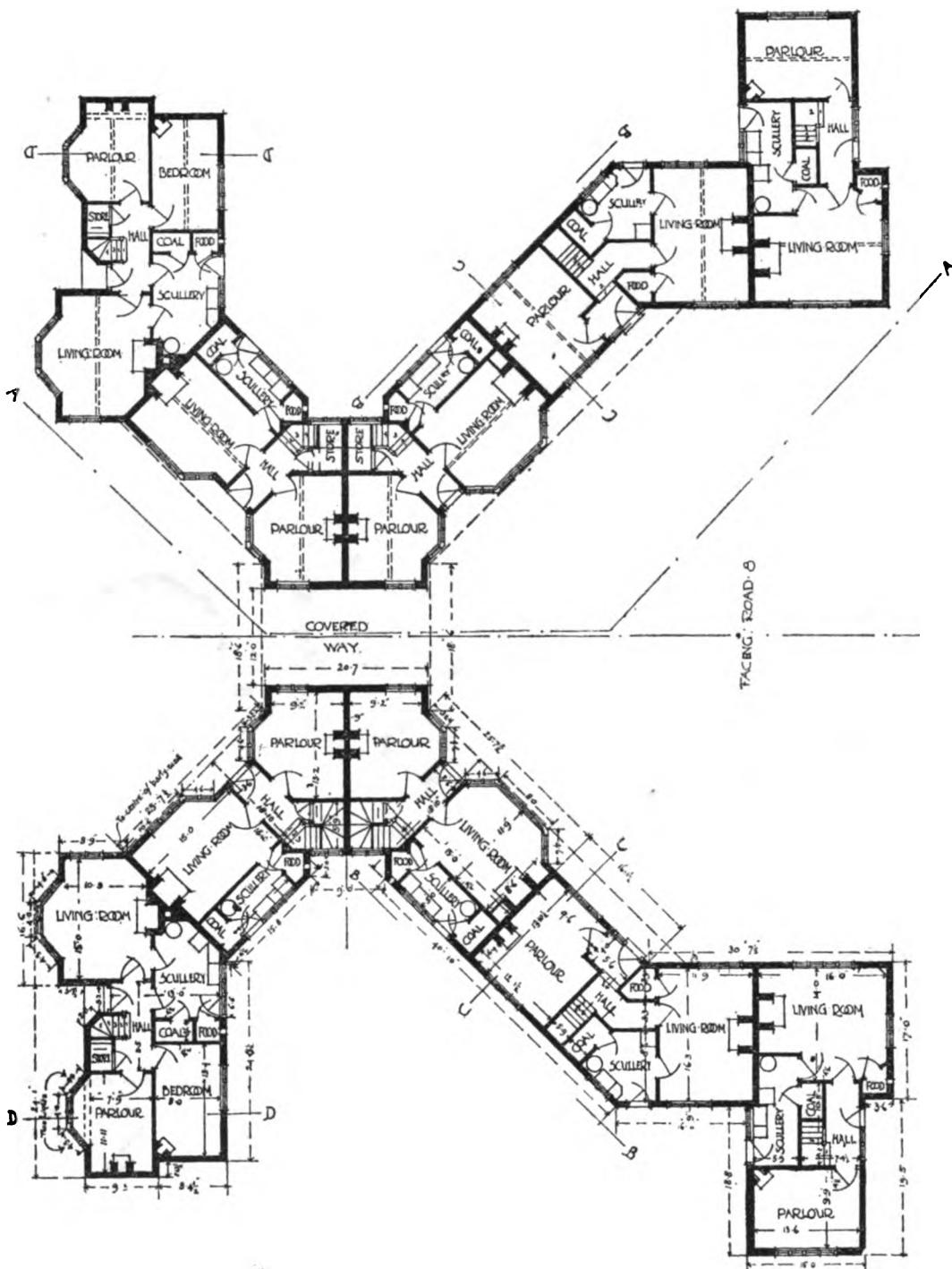
permanent construction, for the difference in cost between permanent and temporary work is measured by a small margin, and it was decided that it would be folly to throw away money upon makeshift expedients. Possibly this decision was also influenced by the knowledge that nothing is harder to be rid of than a temporary building. We believe that the shacks built at the time of the flood emergency in Galveston are still doing duty as slums, and such is the

## WHAT IS A HOUSE?



usual experience with temporary buildings. In cases where the British Government could not spare the time necessary to build permanently, huts of a temporary or semi-temporary character were constructed, either of concrete slabs or wooden framing. These were three in type and, as built at East Riggs, another important housing development, are illustrated and described in this book.

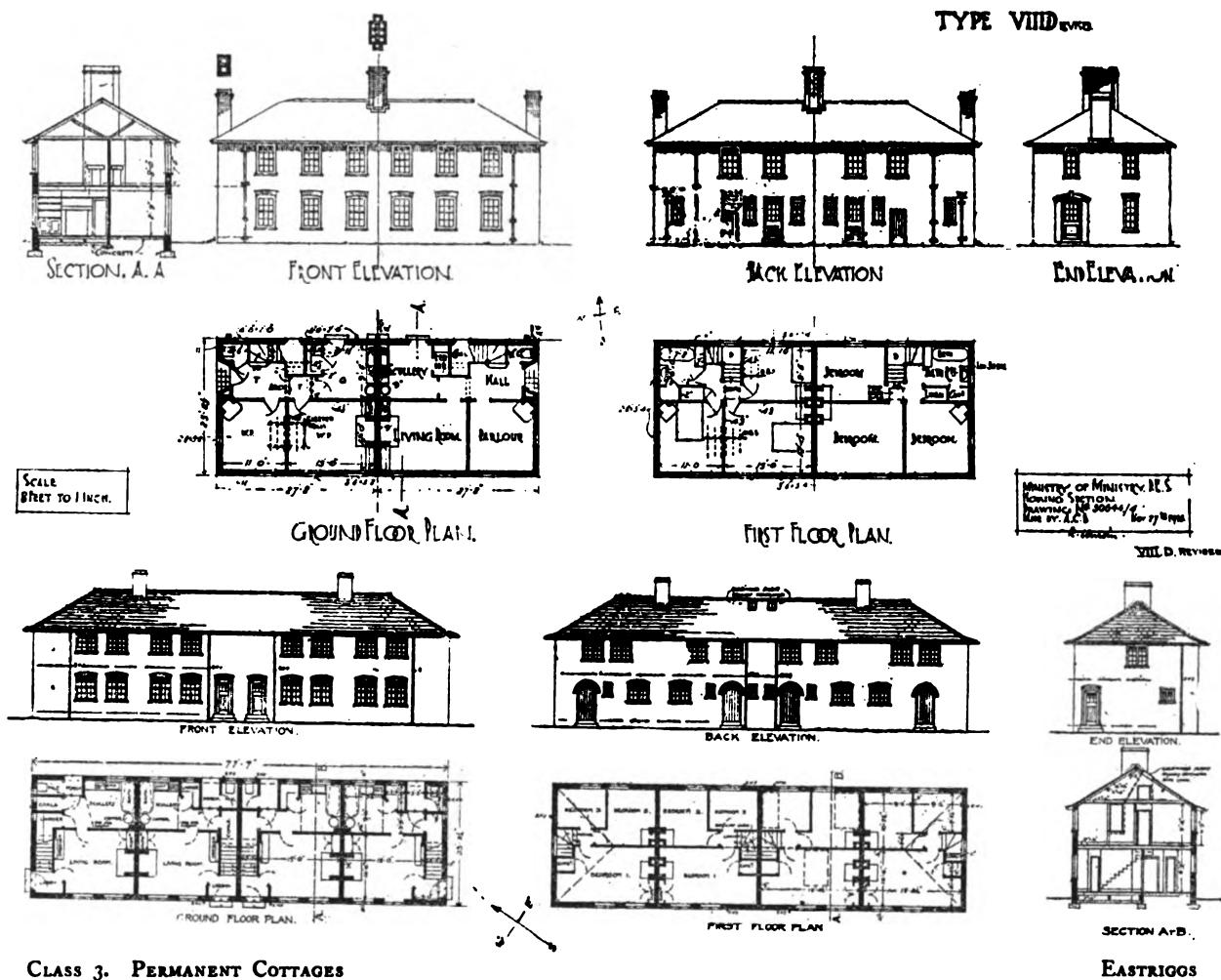
In addition to these purely housing operations, the Government has erected stores, halls, and other public buildings necessary for a good-sized town; in one case there were provided bakeries, a central kitchen, laundry, schools, churches, and all the usual accessories of community life.



*Ground Floor Plan.*

GOVERNMENT HOUSING SCHEME,  
WELL HALL, WOOLWICH, 1915.  
*Group facing WELL HALL and CONGREVE ROADS, 1st and 2nd Class.*

H. M. Office of Works,  
Westminster,  
London, S.W.



# Eastriggs

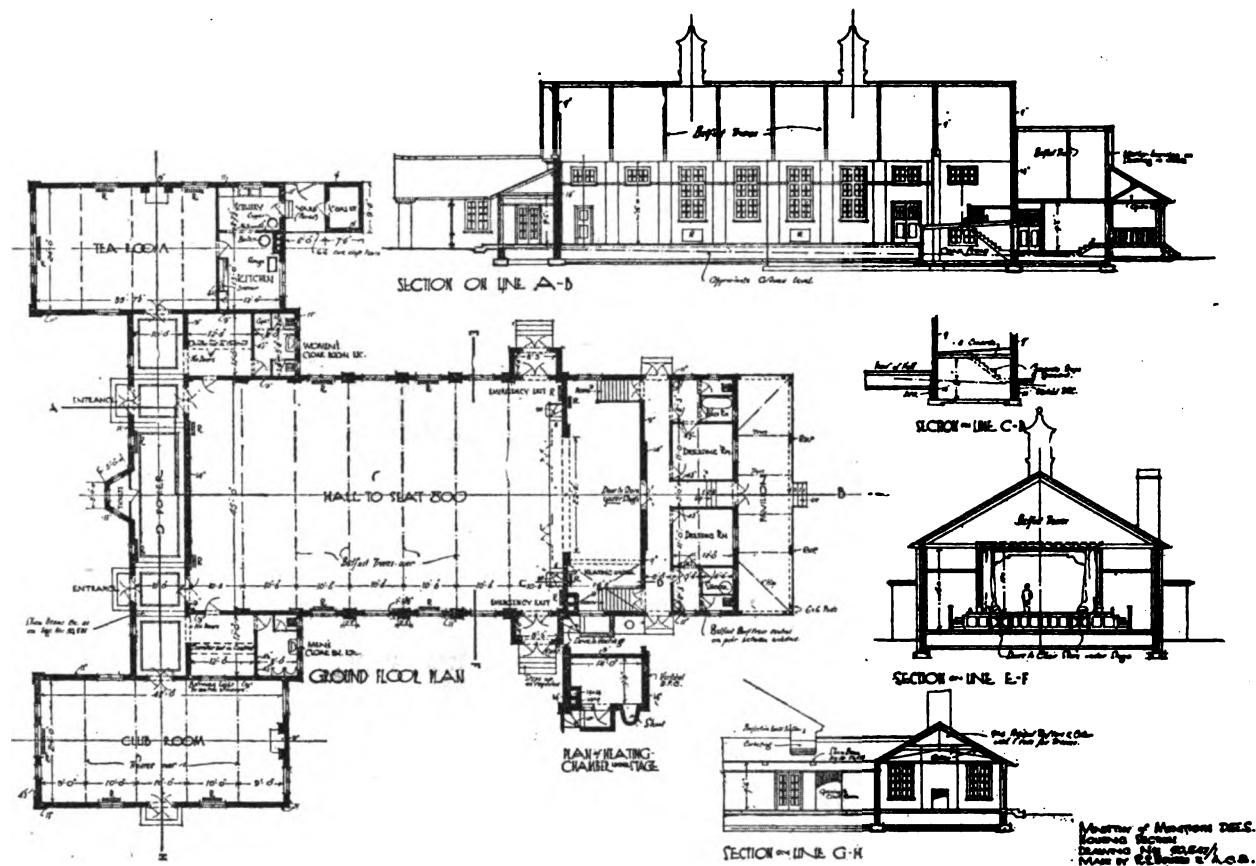
AN INDUSTRIAL TOWN BUILT BY THE BRITISH GOVERNMENT

**E**ASTRIGGS is another of the British Government's housing operations and of quite a different character from Well Hall, illustrated and described in the September Journal. Whereas Well Hall consists entirely of permanent dwelling houses, Eastriggs consists also of temporary and semi-temporary huts, permanent cottage shells temporarily connected and used as hostels, and temporary hostels of various sizes. Altogether, the buildings are of four classes: (1) Huts, (2) cottage shells used as hostels, (3) completed cottages and staff houses, (4) shops, schools, churches, recreation buildings, and other accessories of a small town.

The huts of Class I include all buildings of

temporary or semi-temporary character, built of concrete in blocks or slabs and wooden framing covered with stucco or weather-boarding on the outside and lined with wallboard or asbestos sheets on the inside. These huts are of three types: (I) Pairs of semi-detached family huts each having three bedrooms, living-room, scullery, bath, and other accessories. (II) Small hostels containing ten beds, which may be used for single lodgers or for a family taking in lodgers. These are readily converted into Type I and are very popular, being used by operatives, members of the staff, and often as larger houses by officials of higher grade. (III) Large hostels in which about 100 single men or women may be lodged, either in open dormitories or in dormi-

## WHAT IS A HOUSE?



CLASS 4. PUBLIC HALL AT EASTRIGGS

tories fitted with cubicles. Inability to fix hours or prescribe the character of occupancy soon developed great objection to the use of these large hostels, and many of them are today only partially occupied, even in the face of serious congestion in the locality.

Cottage shells temporarily used as hostels, Class 2, can easily be converted into permanent family cottages. These were adopted because it was found that the cost of temporary buildings as described under Class 1 was, after taking into account the necessary expenditures for water-supply, drainage, and road-work, so little less than that for permanent buildings that it was poor economy to erect temporary houses except only where urgency of the short time available demanded it.

These hostels usually consist of groups of three blocks of four cottages each, the blocks being connected with temporary corridors and arranged either in a row or around three sides of a quadrangle.

The completed cottages and houses, Class 3, are quite similar in plan and construction to those of Well Hall, which are illustrated in this pamphlet.

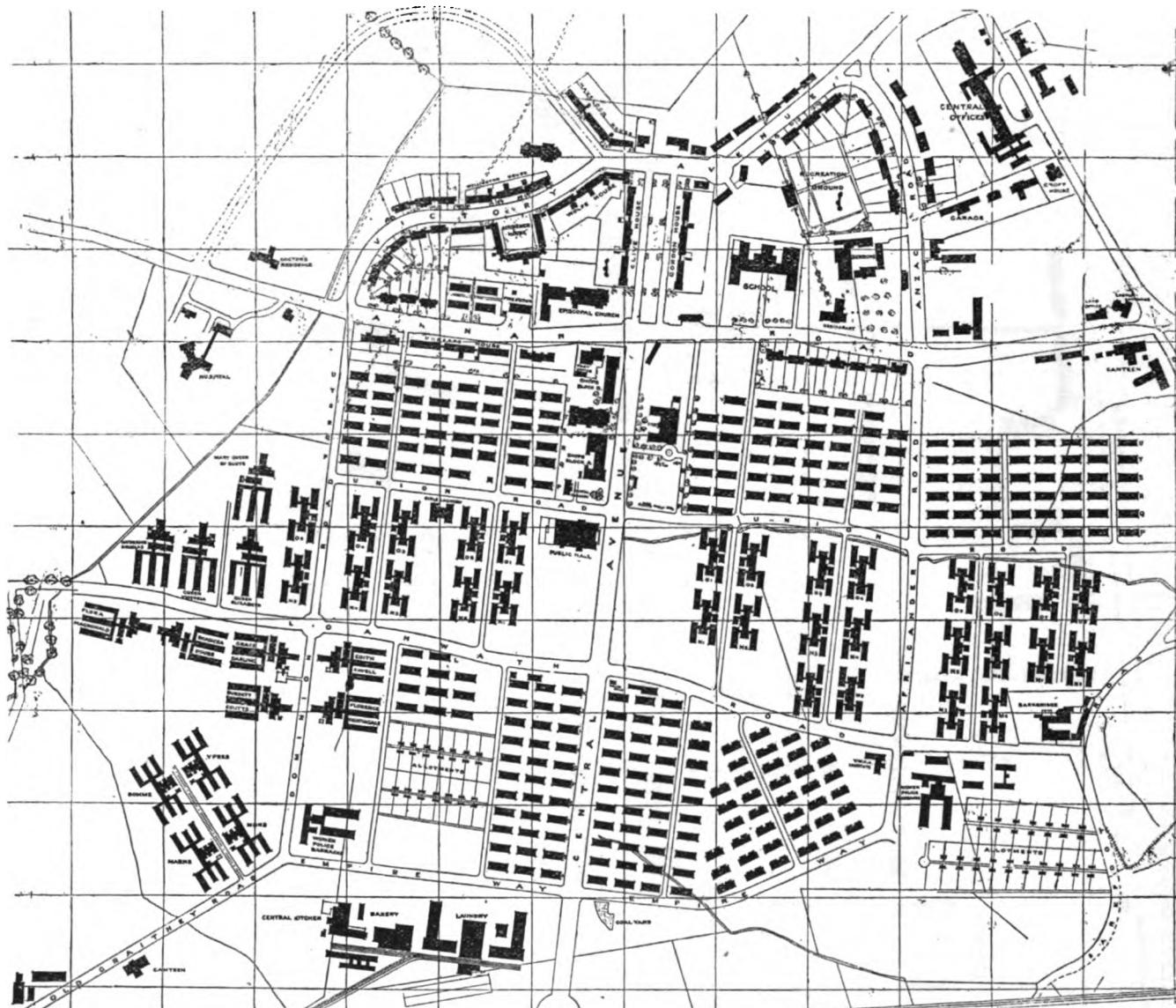
Under Class 4 are included such buildings, outside of actual houses and dormitories, as may be needed for the life of a community center. These were built as part of the housing scheme where the adjacent already existing town did not conveniently provide them. In this class are included not only schools, churches, and recreation buildings, but shops, bakeries, laundries, and central kitchens.

It is very interesting to note that even the most temporary of the Eastriggs buildings, although they are simpler in design, will compare very favorably in construction with permanent small houses of the cottage and bungalow type in this country and are even better than many of these.



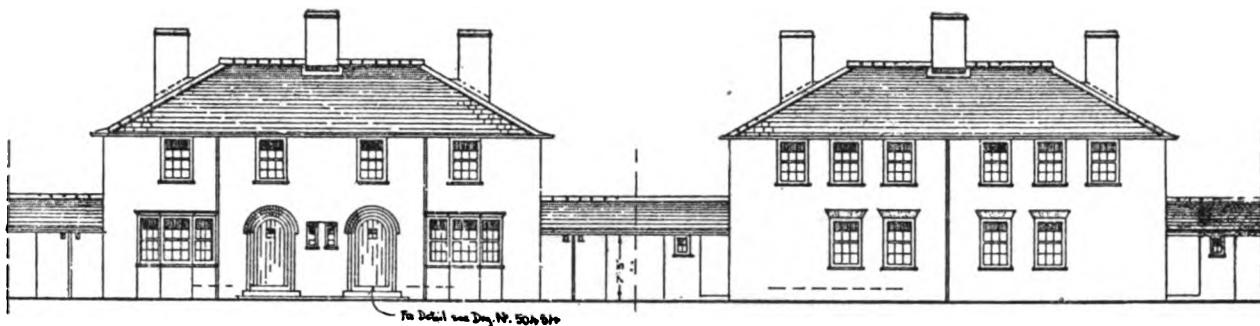
#### QUEENSFERRY.—GENERAL PLAN

In many respects this plan was the most satisfying. It is direct and simple, the setbacks in the groups of cottages along the main roads were effective, and there was an appropriate degree of dignity maintained in the general expression. Particularly interesting in effect were the quadrangles. This plan shows in the center a section given over to allotments. This is a characteristic feature of modern English town planning. These allotment spaces are leased for a small sum by a tenant occupying an adjacent cottage in the event that he desires more land for cultivation. This system works; and it has material advantages over a scheme where the allotment area is placed at a considerable distance from a cottage.



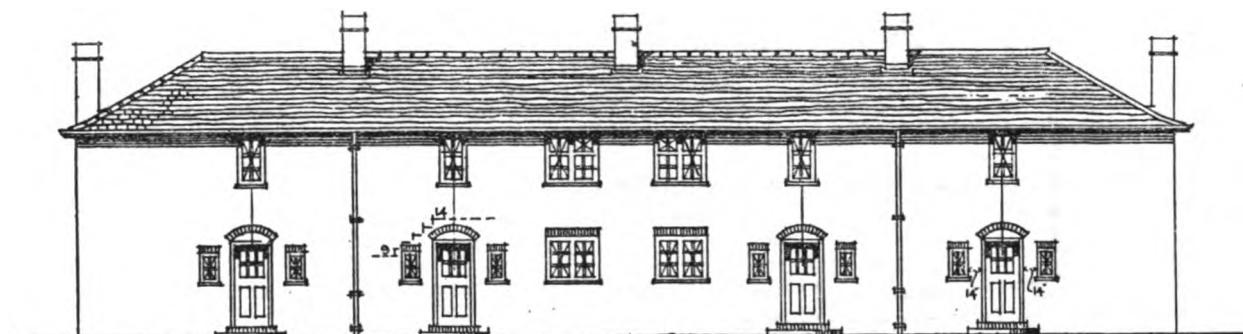
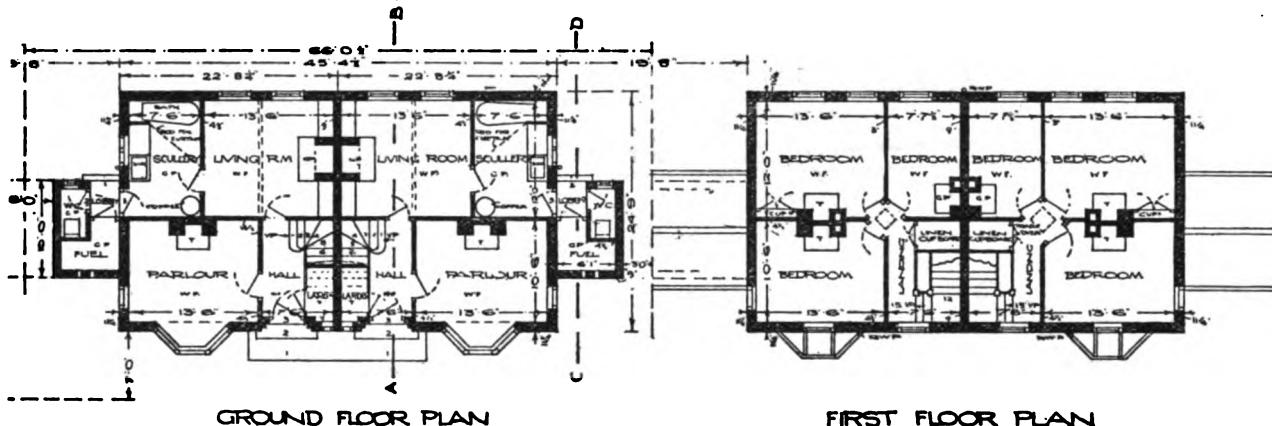
#### PLAN OF THE DEVELOPMENT AT GRETNA

All of the buildings, such as cottages, school, police station, churches, cinema house, institute, shops, post office, public hall, hospital, at the upper end of the plan are of a permanent character and form a nucleus of the town which may in the future develop over the area now occupied by temporary hostels

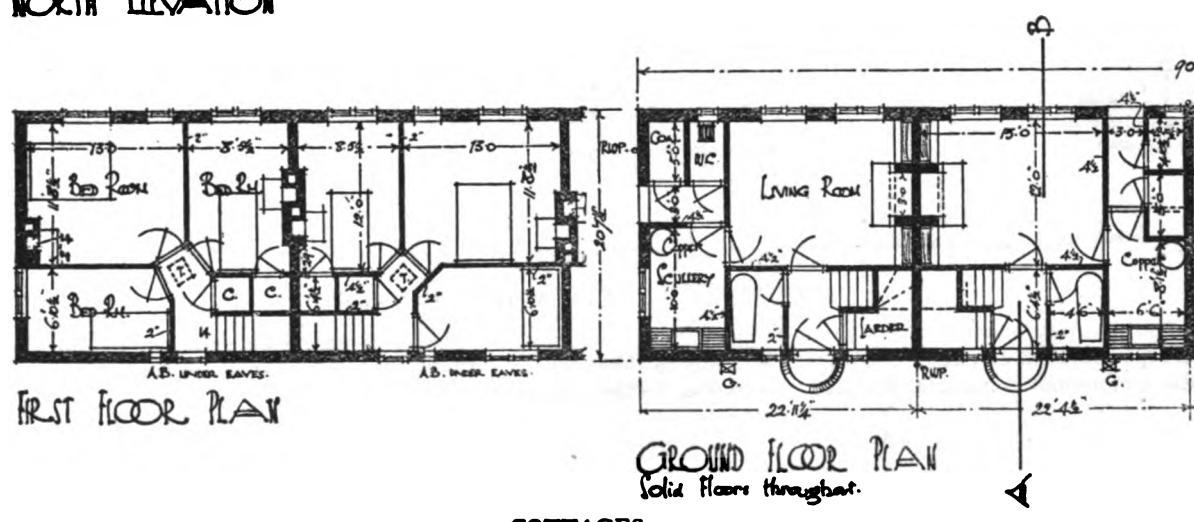


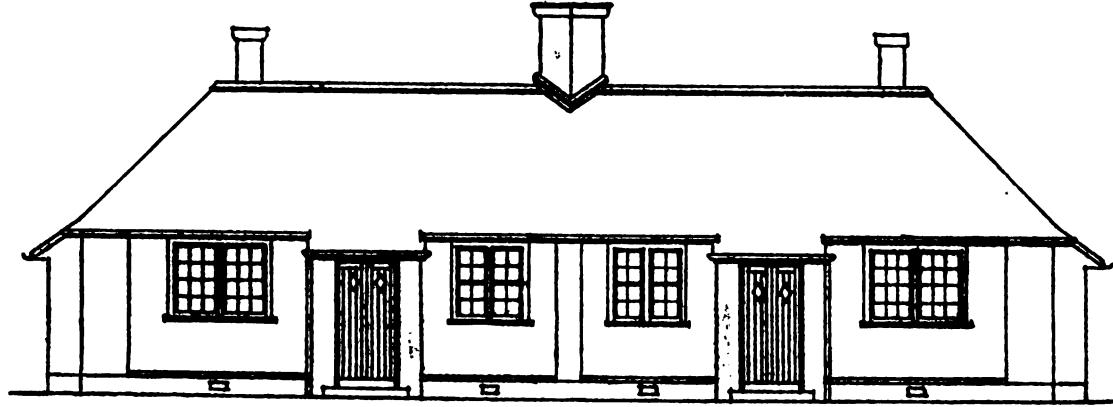
FRONT ELEVATION

BACK ELEVATION

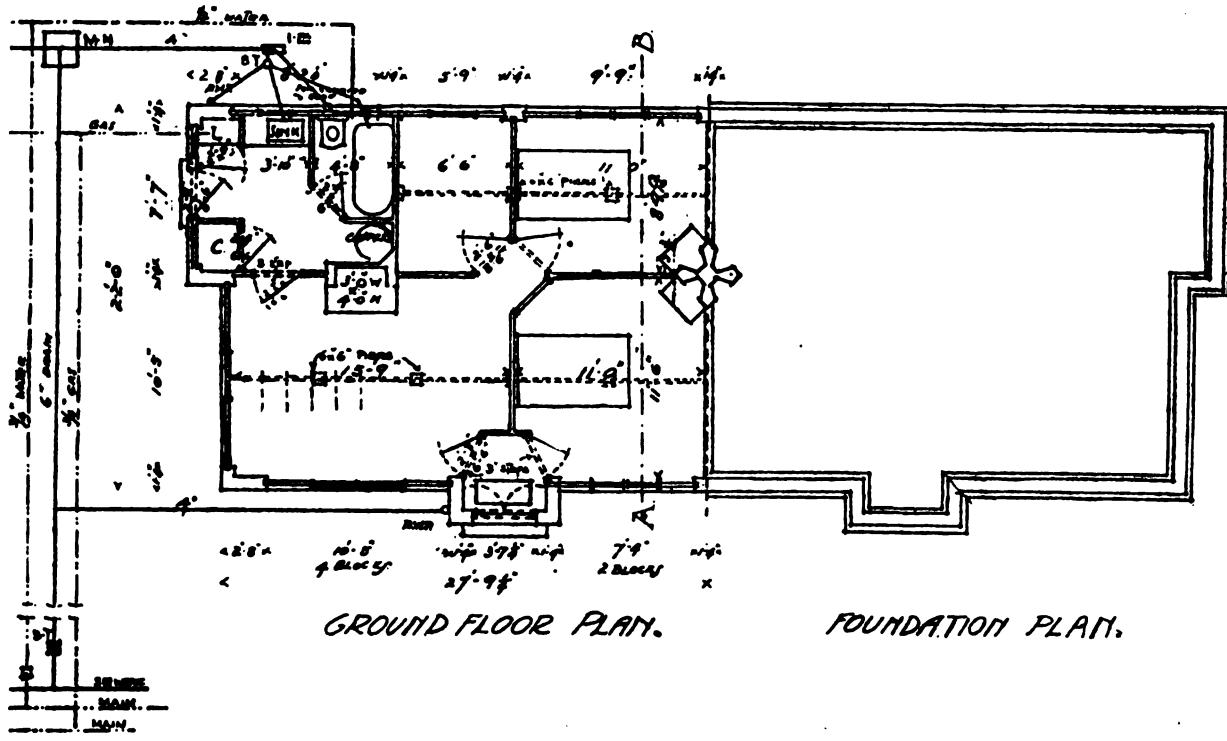


NORTH ELEVATION





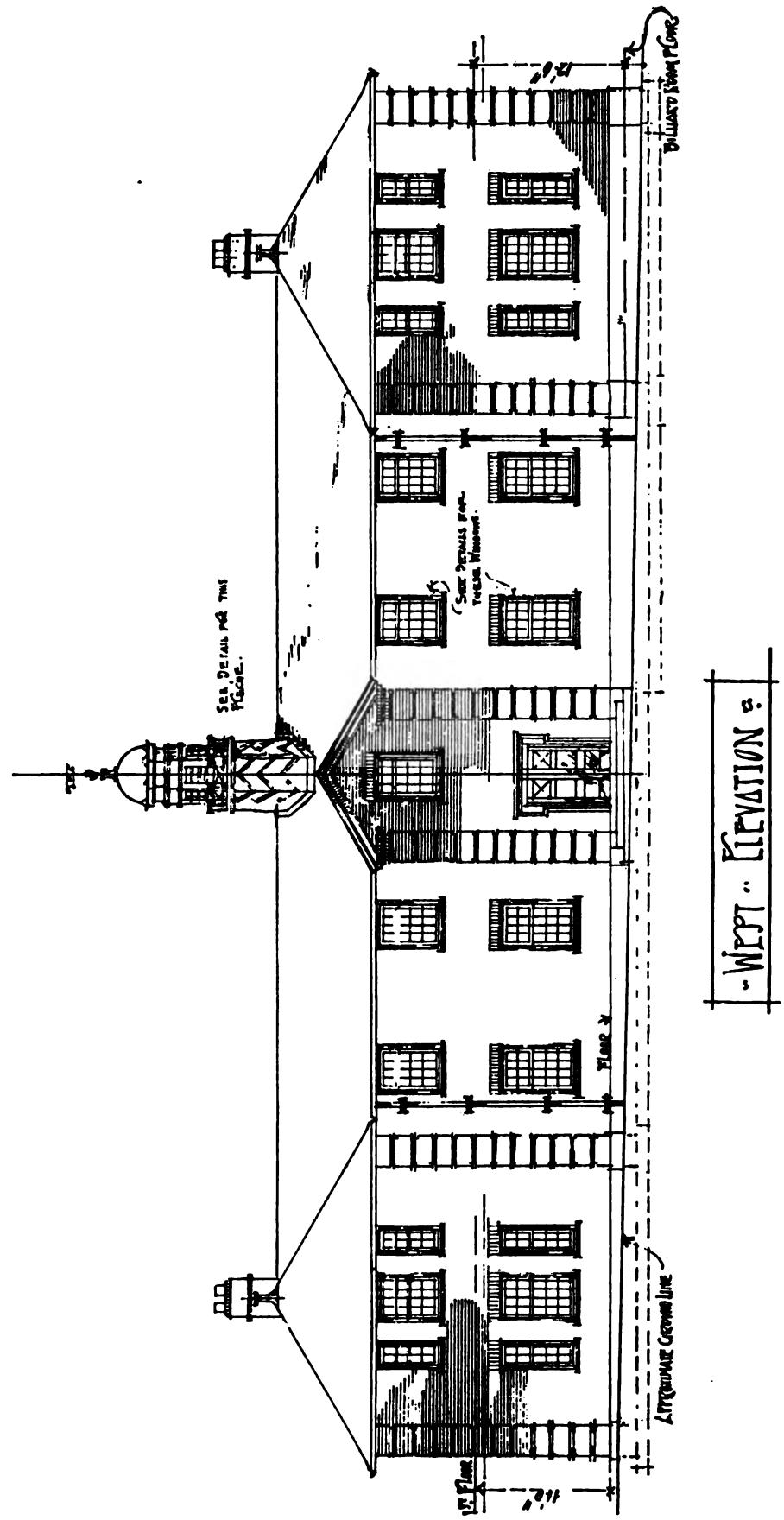
FRONT ELEVATION.



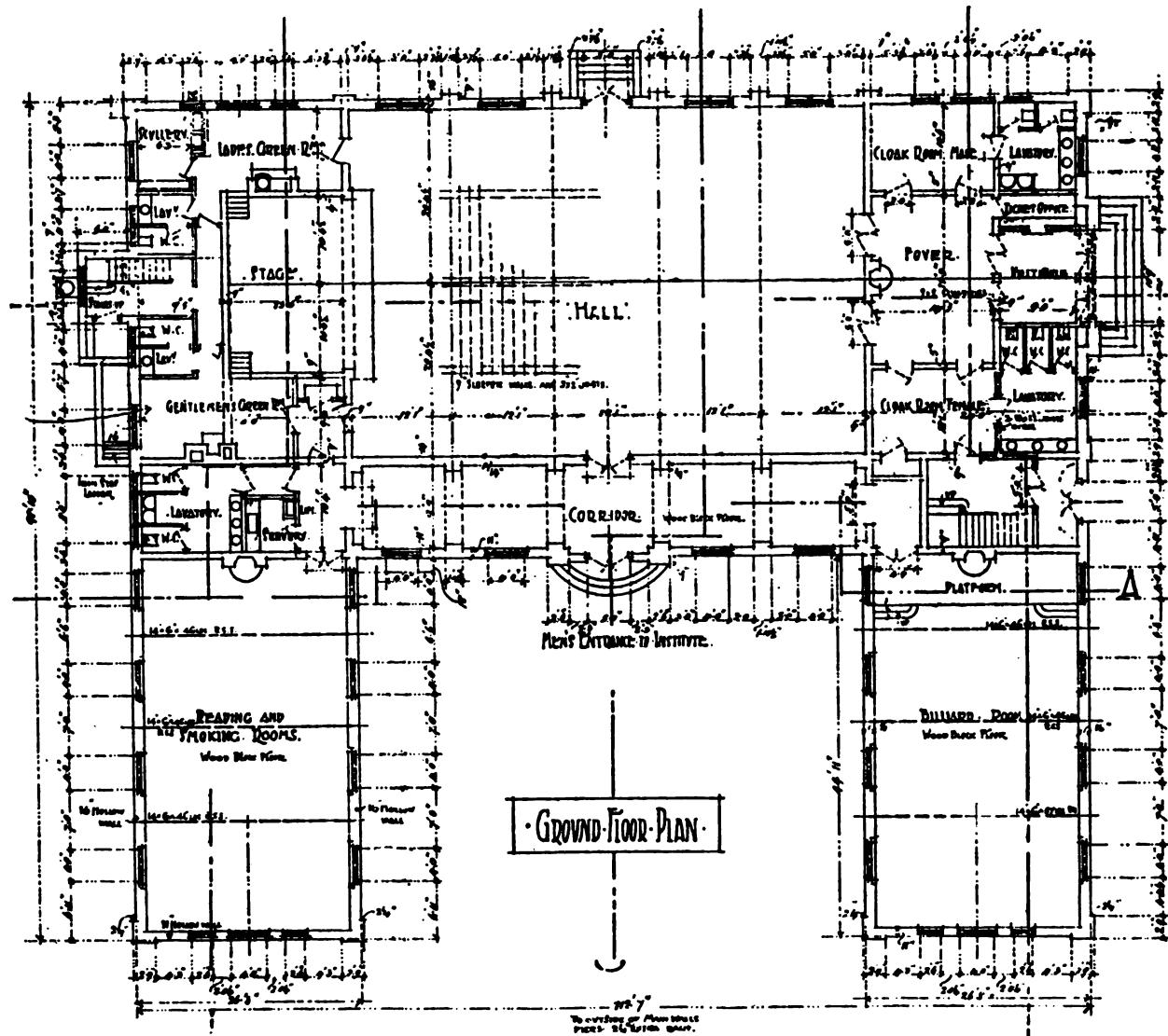
SCALE 1:20

HOUSE AT MIDDLE WARD—LANARK

The one-story house was very generally used in Scotland, and the effect obtained in the small communities where this type prevailed was quite charming. In many of these, by the very ingenious use of concrete blocks and concrete slabs, a minimum of material was used. (Note the thickness of walls on the plan.)



## GRETNNA—INSTITUTE



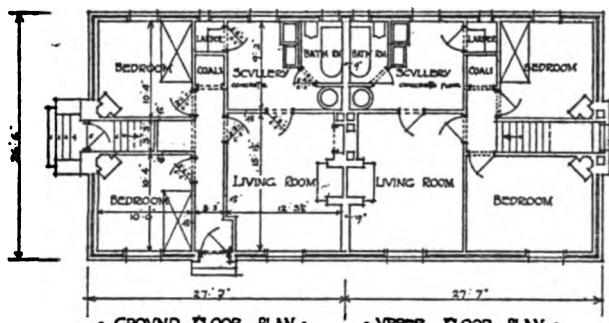
### GRETNNA—INSTITUTE

This building, together with the Public Hall at Gretna, serves as the axis around which the social activities of the community revolve. The central hall with its stage is constantly in use for entertainments of various sorts and for dancing. The first floor in general serves as a club for the men, while the second floor is a club for women. This building represents a new idea introduced into the social life of British industrial communities, and its effect upon the employees is watched with a great deal of interest throughout Great Britain.



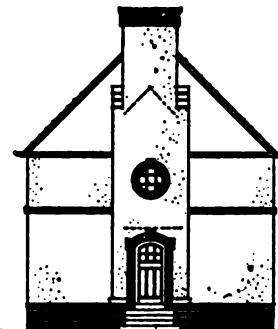
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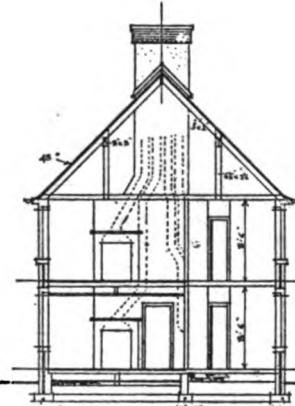


• GROUND FLOOR PLAN •

• UPPER FLOOR PLAN •



• SIDE ELEVATION •

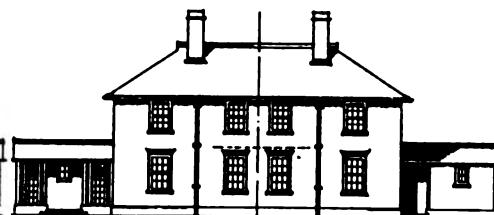


• CROSS SECTION •

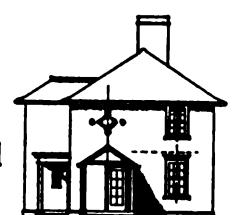
LOCAL GOV. BOARD  
EDNRE.



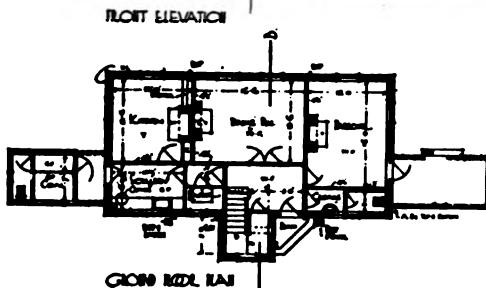
FRONT ELEVATION



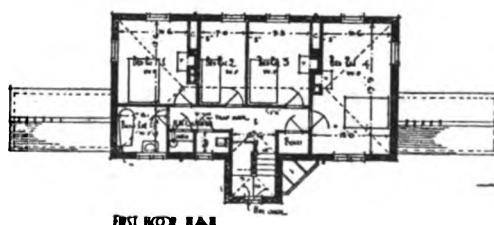
BACK ELEVATION



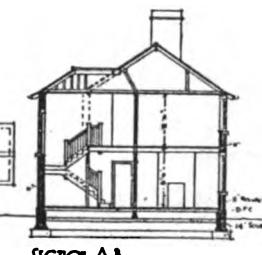
SIDE ELEVATION



GROUNDFLOOR

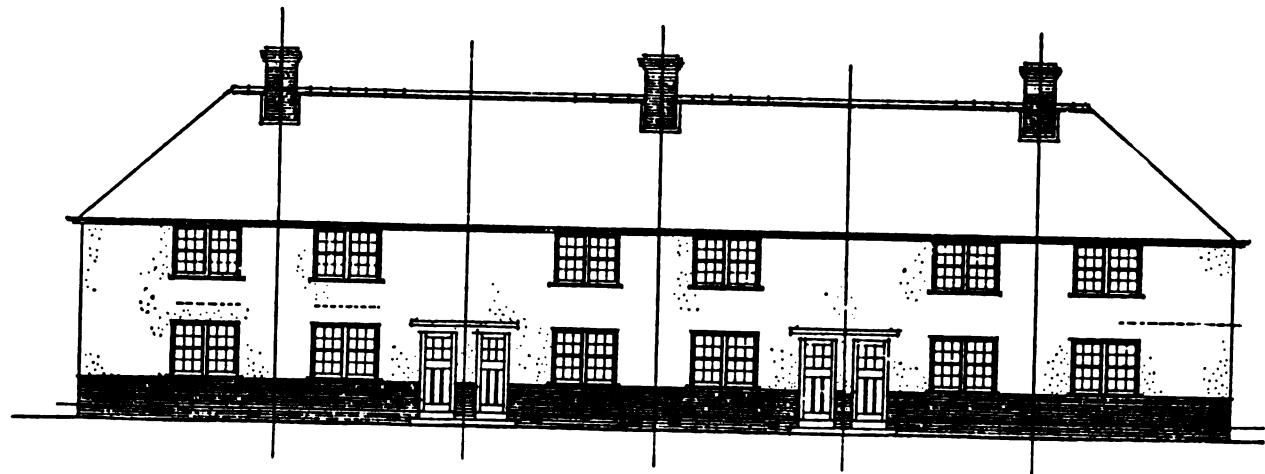


FIRST FLOOR

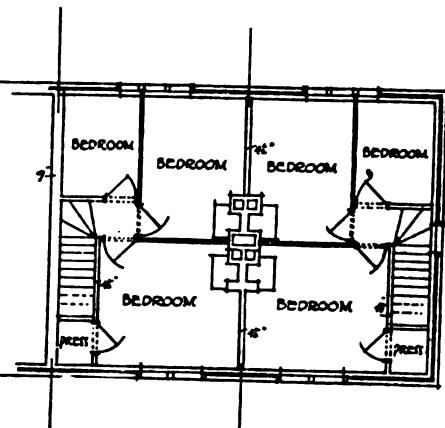
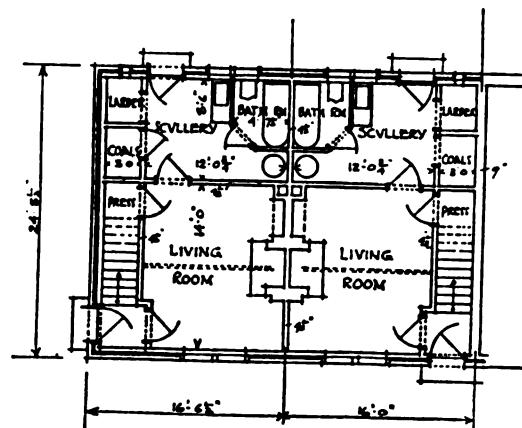


SECTION A-A

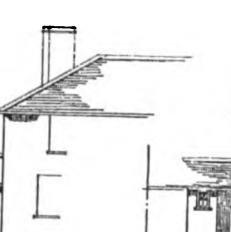
## COTTAGES



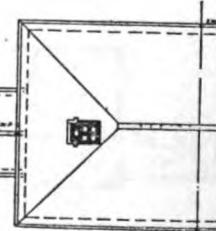
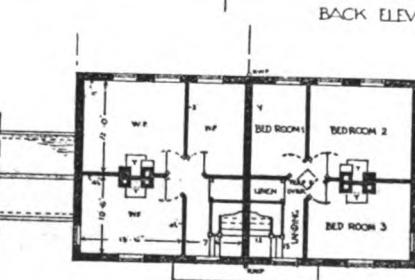
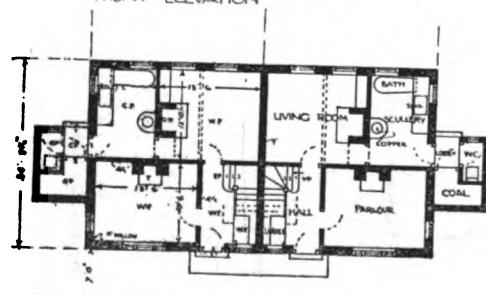
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FRONT ELEVATION

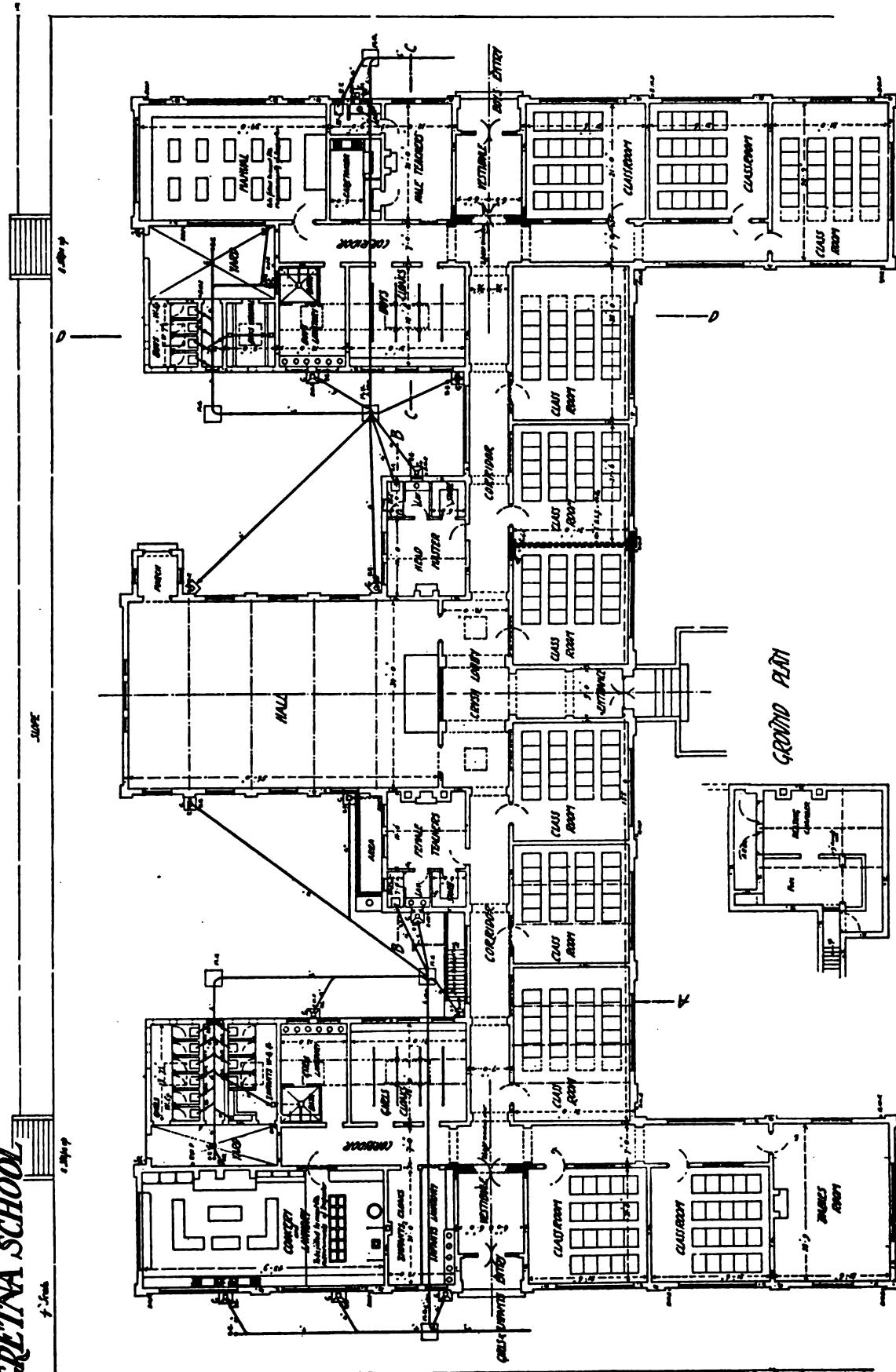


BACK ELEVATION



### COTTAGES

# GRETNNA SCHOOL



## GRETNNA—SCHOOL

This schoolhouse, simple and refined in character, with its windows so arranged that they can be opened the entire width without mullioned obstructions, was significant of the thoroughness of the operation and the new spirit expressed in England by the Education Bill now before Parliament



## Housing by the Commonwealth of Massachusetts

**I**N 1912 the Homestead Commission recommended that the uncalled-for savings-bank deposits in the state treasury be used for an experiment in housing.

Such use was found to be unconstitutional. The Commission was then influential in securing an amendment to the Constitution, ratified by the people of the Commonwealth on November 2, 1915, providing that "The General Court shall have power to authorize the Commonwealth to take land and to hold, improve, subdivide, build upon, and sell the same, for the purpose of relieving congestion of population and providing homes for citizens; *provided, however*, that this amendment shall not be deemed to authorize the sale of such land or buildings at less than the cost thereof."

The Commission then renewed its recommendation for an appropriation, asking the Legislature for \$50,000. The bill was defeated, but on the following year the sum was granted, and the Commission proceeded to apply it to a practical experiment in housing. The act follows:

### An Act to Authorize the Homestead Commission to Provide Homesteads for Citizens

**S**ection 1. The Homestead Commission is hereby authorized, by and with the consent of the Governor and Council, to take or purchase, in behalf of and in the name of the Commonwealth, a tract or tracts of land, for the purpose of providing homesteads, or small houses and plots of ground, for mechanics, laborers, wage-earners, or other citizens of this Commonwealth; and may hold, improve, subdivide, build upon, sell, repurchase, manage, and care for said tract or tracts and the buildings constructed thereon, in accordance with such terms and conditions as may be determined upon by the Commission.

**S**ection 2. The Commission may sell said tract or tracts or any portions thereof, with or without buildings thereon, for cash, or upon such installments, terms, and contracts, and subject to such restrictions and

conditions, as may be determined upon by the Homestead Commission; but no tract of land shall be sold for less than its cost, including the cost of any buildings thereon. All proceeds from the sale of land and buildings or other source shall be paid into the treasury of the Commonwealth.

Section 3. The Homestead Commission is hereby authorized to expend not to exceed one hundred thousand dollars for the purpose of this act.

Section 4. This act shall take effect upon its passage.

The principal considerations actuating the Commission to an experiment in housing were stated in their fourth annual report as follows:

"There are not enough wholesome low-cost dwellings.

"There is no prospect that present methods will ever supply enough unless the state encourages their construction.

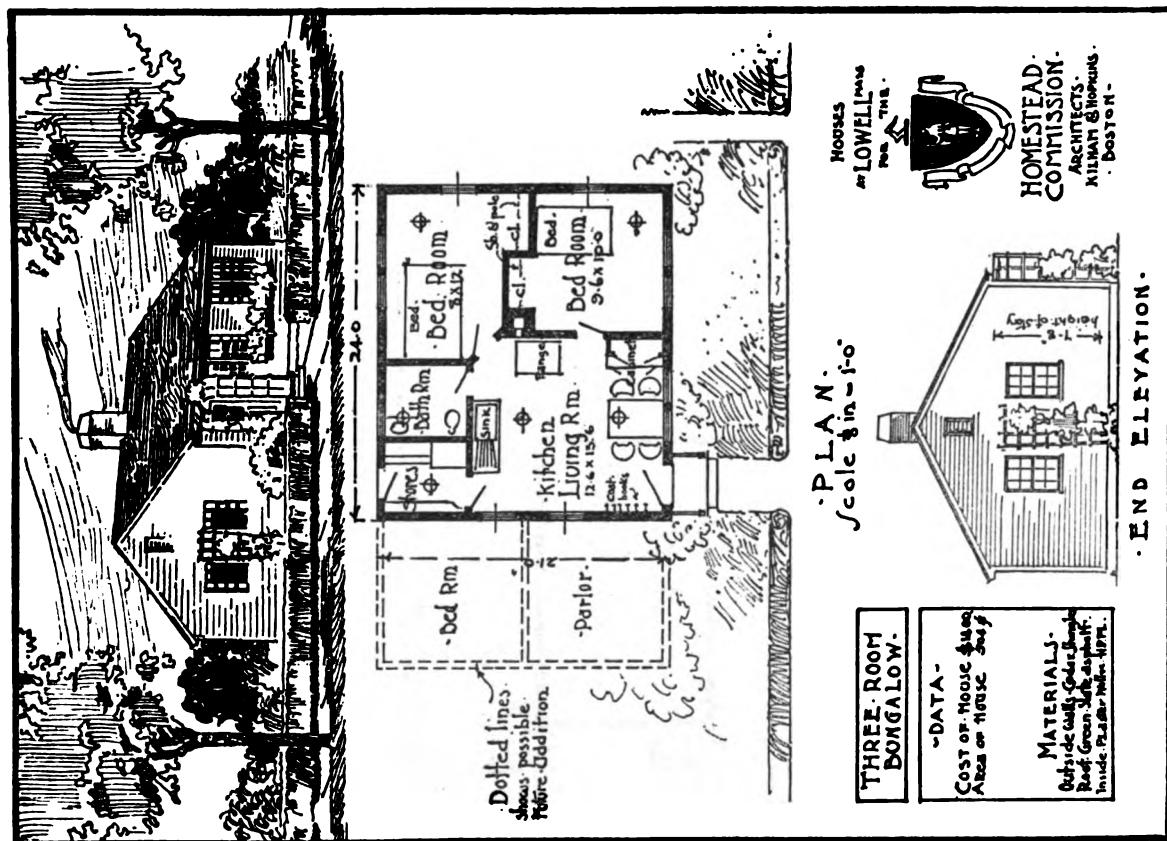
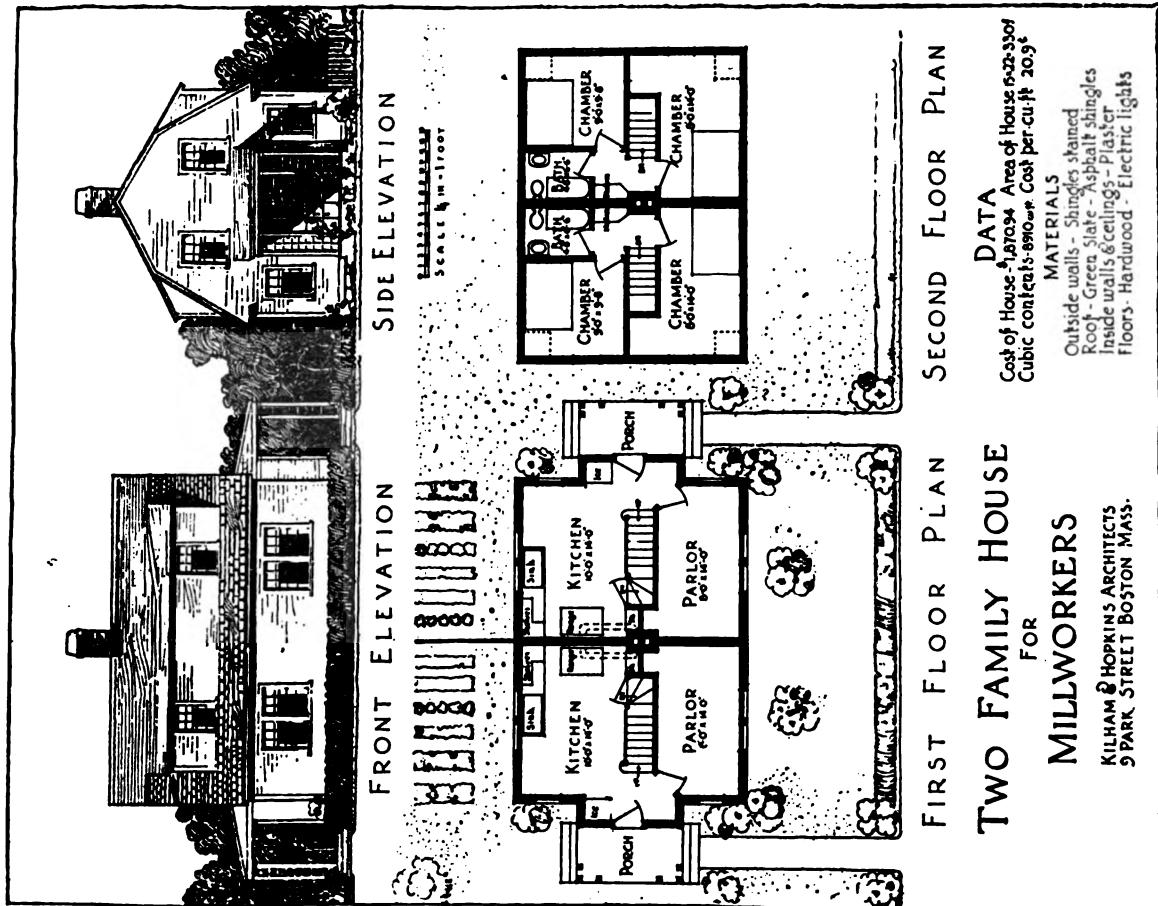
"Therefore the state should experiment to learn whether it is possible to build wholesome dwellings within the means of low-paid workers."

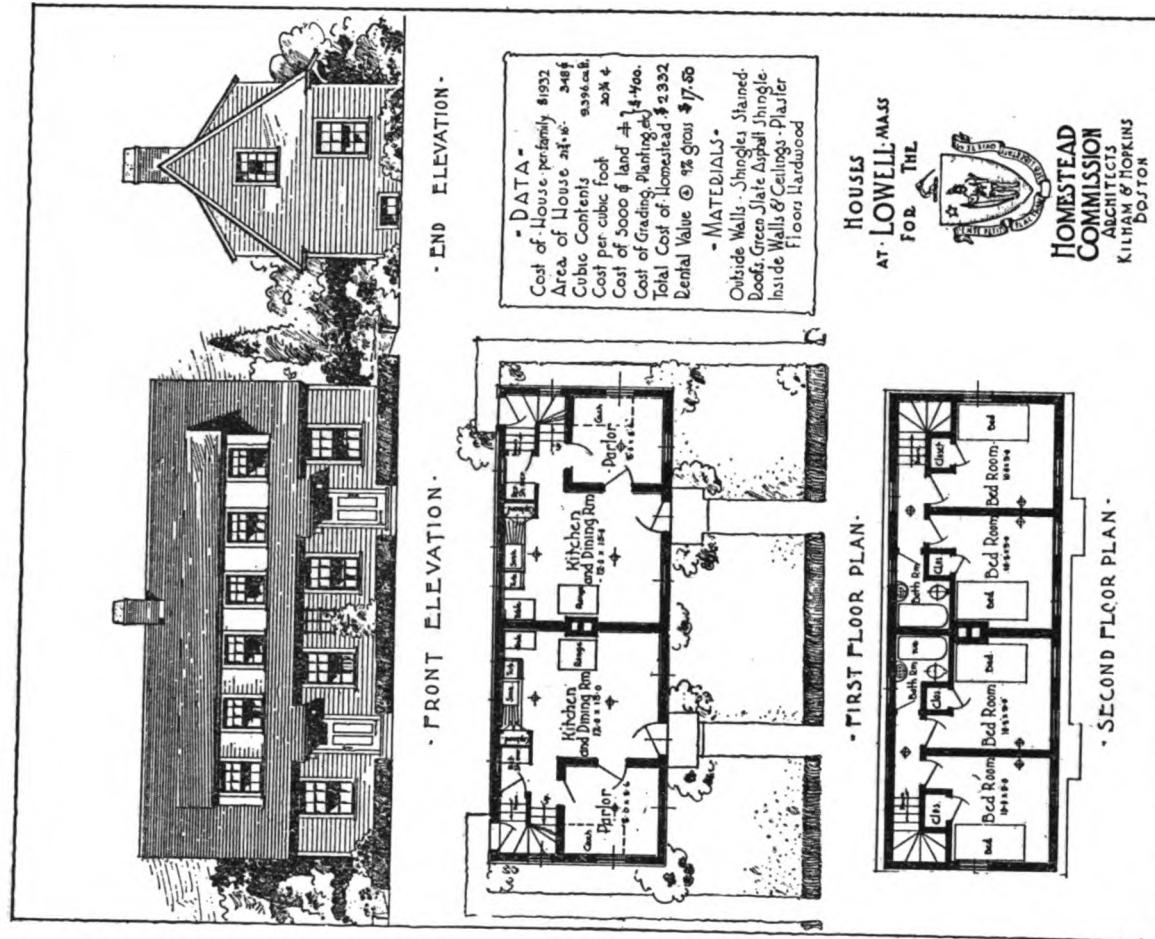
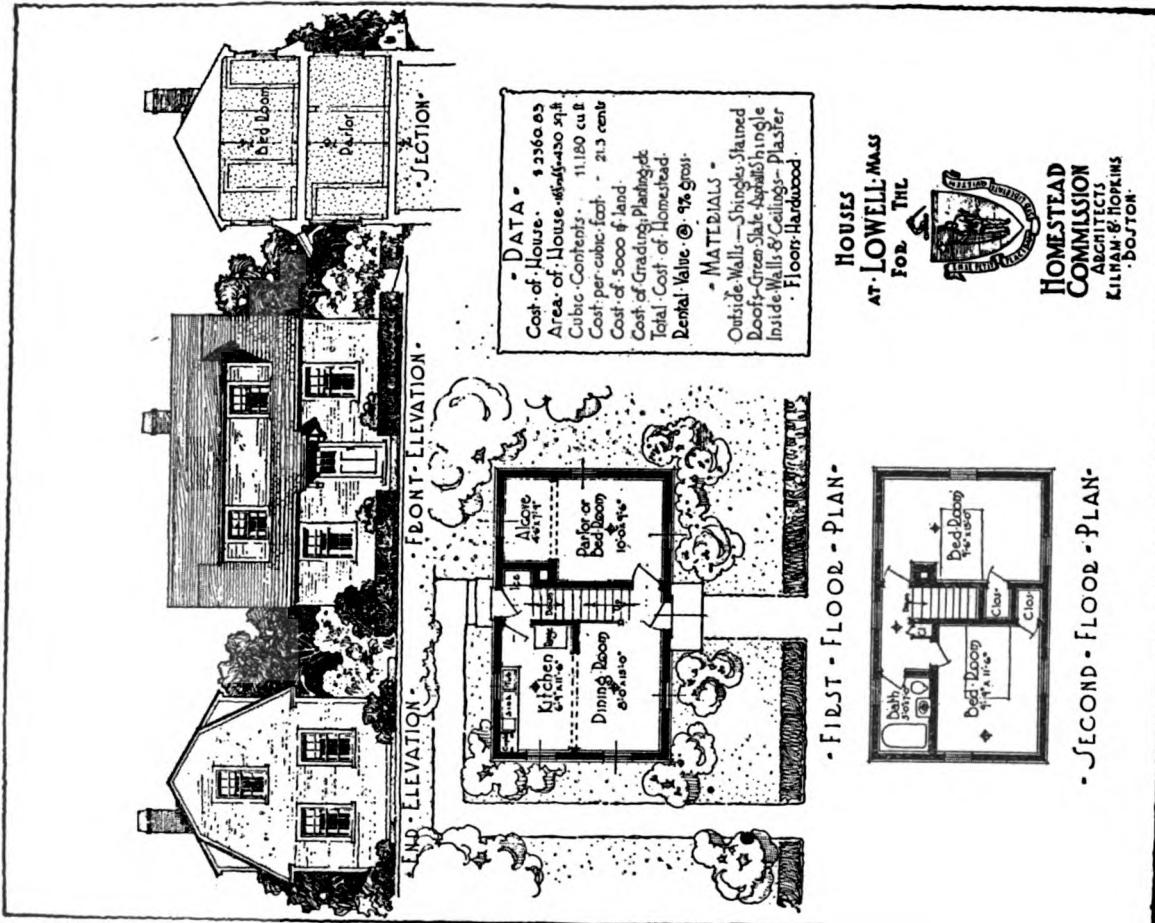
The Commission contemplated three kinds of housing development—the urban, suburban, and rural. For the first type, houses were to be detached or semi-detached, with about 5,000 square feet of land each, and were to be within easy walking distance of the mill or other place of employment.

The second type houses were to be detached, each house occupying a lot varying from  $\frac{1}{8}$  to  $\frac{1}{2}$  an acre, and the tract of land to be within a 5-cent car-ride of the mills.

The third type were to be farm cottages, on lots varying from  $\frac{1}{2}$  acre to 5 acres.

The first experiment was with Type 1. The Commission found abundant unoccupied land in the cities visited—Boston, Lawrence, New Bedford, Fall River, Lowell, and





Houses Built by the Massachusetts Homestead Commission

## WHAT IS A HOUSE?

others, at prices ranging from \$45 to \$400 or more per acre. The tract of land finally chosen was in the heart of Lowell, a city of low-paid operatives. In working out plans for houses, the minimum accommodation advisable was believed to be as follows:

Living-room, kitchen, three bedrooms, closets, cellar.

Cooking, heating, lighting, washing, toilet, and bathing facilities.

Provision for drainage, sewage- and garbage-disposal.

There need not be a heating system, but provision should be made for stoves, other than cooking-range, in places needed, and construction may well allow for a future heating system. The structure should be made as fire-resisting as possible with due consideration for cost. In order to bring the cost to the extreme low limit, it was deemed feasible to combine living-room and kitchen, and provide a parlor on the first floor suitable for use as the third bedroom if the family was large.

The sizes of rooms appear to correspond with the standard sizes recommended by housing authorities, with the exception of the height. Here 7 feet 6 inches has been fixed for the first story, and 7 feet 4 inches for the second. It is very difficult to establish a standard of height by rules of logic, and so the architects have followed custom and allowed themselves to be guided by a sense of proportion. Small rooms appear more commodious if they are low-studded, and the relation of height to lateral dimensions is pleasanter. The number of stairs to be climbed is less, and there is a substantial saving in the cost of the house. Add to this the desirability of low lines on the exterior, and the absence of any particular disadvantage to offset these many advantages, and the change from housing standards seems justified.

The equipment provided included a kitchen-cabinet, sink and drain-board with shelves under, set tub, drain for refrigerator, bathroom with three fixtures, hot and cold water piped to sink and tub, bathtub and bowl, thimbles in the chimney for kitchen range and additional stoves, a register in the kitchen ceiling opening into the bathroom floor, and closet-space for each bedroom.

Provision for hanging clothes in the bedrooms can be made by means of a closet or by a recess. The latter offers the same amount of space, but is not enclosed, and so is not likely to become a catchall. If the housekeeper is neat, she can put up a curtain across the opening. If she is untidy, the clothes will at least be subjected to the cleansing influence of light and air.

In addition to the above equipment, the houses are all piped for a gas-range in the kitchen, and are provided with electric lights throughout. Each house has a cellar the full area of the house, with carefully pointed walls and cement floor. Where possible, the back door opens upon the landing of the cellar stairs, so that the cellar can be easily and directly entered from the garden.

When minimum-sized houses are sold to operatives, it is not treating the owner generously to make these houses difficult of alteration. They should be so designed as to permit additions to be made easily and without ruining the appearance of the house. From this point of view wood has advantages over masonry.

The Commission is experimenting with bungalows in which by a simple mechanical device, it is an easy matter

to raise the roof and add a second story, or to detach an end wall and extend the house laterally.

The cost of these houses represents actual war-time conditions. The first houses were started in October, 1917, and other bids have been taken during January and February, 1918. The bids used were not exceptionally below the others; in fact, bids from two or three contractors were received which could have been utilized without injuring the financial projects of the undertaking, and the present contractor has expressed a willingness to build further houses at the same cost, showing that the undertaking has not been a losing venture on his part.

The method of sale proposed provides for a first payment of probably about 10 per cent, followed by successive monthly payments which will be the equivalent of interest plus a small amount on account of capital. By this plan the house is entirely paid for within a number of years, varying with the ability of the purchaser, but in no case more than twenty-eight years.

Massachusetts, with its admirable system of coöperative banks, provides an easy method for immediate ownership by the home-seeker. Deeds will be passed when payments amount to 20 per cent of the sale value. The Commission proposes to sell the property subject to certain restrictions. Under ordinary process of law, such property would fall within the scope of city laws and regulations as soon as sold by the state. It would then be part and parcel of the city and might, perhaps, be handled in such a way as to sacrifice some of the benefits intended by the state. On the other hand, a series of restrictions in addition may deter the would-be purchaser. Such a list, drawn up in legal terms, would very likely deter the ordinary man and would require careful explanation.

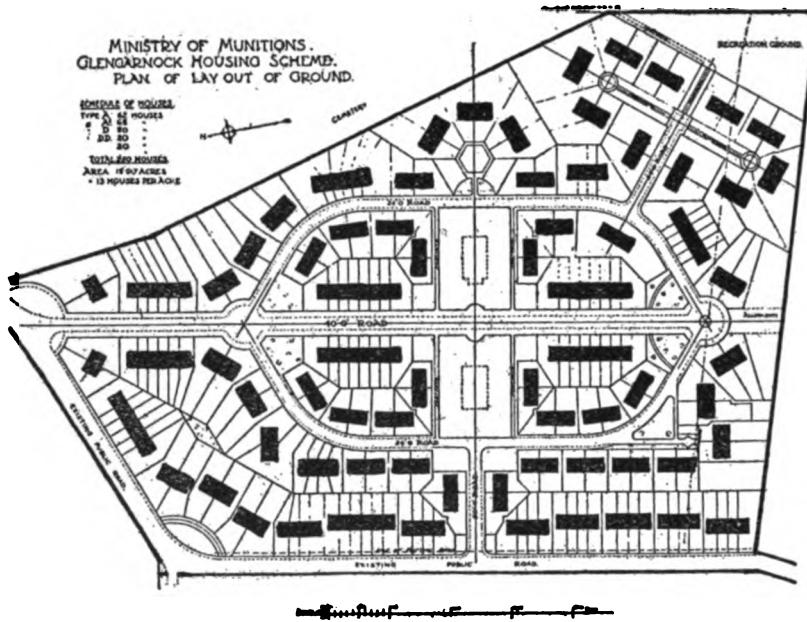
Another way of securing better neighborhood conditions in new housing developments is to provide a neighborhood center, or common building, where matters involving general neighborhood interest can be discussed, and where good fellowship can find a comfortable atmosphere in which to grow.

The Commission plans to follow the growth of its "colony," to assist in preparing the gardens, in matters of canning, cooking, and housekeeping, so that those who live in the new houses may be helped to a better mode of living and may act as disciples in spreading their ideas among others.

This spirit of common responsibility for the community welfare and of neighborhood goodfellowship may provide a better means of safeguarding the homes against bad conditions than a category of legal restrictions. Where a positive impulse is aroused, instead of a prohibition imposed, better results may be expected.

In the Homestead Commission's project there is no trace of paternalism or of charity. The act under which it is operating prohibits the sale of homesteads at less than cost. The object of the Commission has not been to supply the houses needed for the citizens of the Commonwealth, but to show that good houses can be supplied, and supplied within reach of the wage-earner. The Commission has hoped that when the results of its experiment were seen, private capital would be reassured and would enter the field of low-cost housing development.

WALTER H. KILHAM.



GLENGARNOCK—PLAN

About Glasgow there are numerous small housing developments of which this is an excellent example. These undertakings were all in the hands of the Local Government Board of Scotland

## Small-House Reconstruction in France\*

**I**F THE attention of those interested in housing in the United States has been almost entirely concentrated on the housing undertakings of the British Government, it must not be thought that France and Belgium are not deeply concerned with their own problems. In the former, nothing but plans are now possible, but these are being studied in the broadest way, and there need be no fears but that the reconstruction of Belgium will proceed along lines informed with the lessons of the past. It is perhaps worthy of chronicling the fact that extensive studies for the rehabilitation of Belgium have already been made by the German authorities, and the preliminary proposals, at least in part, have been issued in printed form. But the world will still have something to say about this!

In France, the loss of the iron and coal areas resulted in a temporary industrial depression, with a consequent expansion in England, where the burden of war production fell with compelling force. Thus the French were not faced

with any such housing problems as arose in England. The restoration and expansion of the war-making industries in France was a gradual process permitting readjustments which were not possible in England, nor, as experience has so painfully demonstrated, in this country.

Much temporary reconstruction work has been done in France where there developed the imperative necessity of rehabilitating the reconquered areas which had been devastated by the enemy. But the future will require an immense amount of study and a vast expenditure. To the excited few in the United States who have so mistakenly assumed that the problem of reconstructing France was one that should be left to its lovers in this country, there may eventually come a perception of the fact that France, architecturally, is able to care for her own interests. The illustrations which accompany this article are in themselves the best of evidence as to whether the authorities and the architects of France are capable of approaching their problem in the proper spirit, and if further testimony were needed, perhaps it may be found

\*From the French of Henri Lavedan in "L'Illustration."

## WHAT IS A HOUSE?

in the appreciation by M. Henri Lavedan, a translation of which should be given the widest circulation possible. In it there dwells a perception of the housing problem which is so illuminating and so revealing—so profoundly touching in its humanity, so inspiring in its delicate message to those who face this question in other lands—that it might almost be said to constitute the basis of the human and the esthetic approach to the home. Other factors enter in, as we know, but it is only through an intelligent blending of all the various phases that there will be laid the foundations of a stable national life—if we admit that this must, in all cases, be founded and maintained upon the home. There need be no fear but that we may look hopefully to France for a contribution worthy of her great sacrifices, her noble intelligence, and her will to live. The article by M. Lavedan, to which we refer, is as follows:

Since the commencement of this year 1918, when there was affirmed with so much energy the confidence, the hope, and the faith of French hearts, there has been accomplished, quite apropos, a vivid demonstration of our will to live and to prepare without delay for the immediate future.

As is well known, a competition\* was held "for the reconstruction of the rural habitations in the liberated regions," and the Museum of Decorative Arts exhibited in its rooms, until the first day of February, the drawings, chosen from very many, that were deemed worthy of special mention and of possible adoption as the types of architecture appropriate to the regions, to the circumstances, and to the necessities of the future.

The exposition is both the proof and the fruit of a unanimous motive, of a touching and scholarly effort. We do not doubt, however, that the public went there, influenced not only by a sympathetic curiosity but by that active desire and by that generous impulse which impels us, each in our sphere and according to our abilities, to compete in the great work of general reestablishment, of universal reconstruction. It can be well said that, without active participation, we shall contribute nevertheless to the success of the common enterprise by the cordial interest which we shall have shown. We shall contribute our foundational stones, invisible and real. In these questions, the warmth of public opinion is precious and of a communicative strength that nothing equals. It alone can create the torrent of zeal that goes straight to the goal and carries away all the obstacles.

The first impression of this exhibition, which is not once changed during the length of the visit, is instantly complete. The eyes and the spirit find in it their charm and their profit. I well know that the majority of those who passed through to look at these drawings preoccupied them-

\*In the preliminary competition there were 1,498 entrants; in the final, there were 340, of whom 270 were soldiers.

selves less perhaps with their practical value and the conveniences that they offer than with their picturesque exterior and the bewitching aspect that they present. No matter. It is not necessary to possess technique in order to understand the very special conditions that the program demands, and the way, so often fortunate, in which, in different degrees it has been studied, grasped, and visualized by all the competitors.

It was not a question, indeed, of considering the rebuilding of amusement resorts or the country villas of the middle class. These, without doubt, have known as much as the others the destructive rage of the invader, and the moment will also come to determine to rebuild them in the same spirit of local and reasoned adaptation, the source of inspiration of all the good workers of the rebuilding renaissance. But the first to be considered was the most urgent—the primary and indispensable requirements of existence. The necessities of nourishment, of cultivation, of manual labor, the discipline and conditions of life itself clearly indicated and limited the immense work.

Bread made necessary the oven, and flour, the mill. The fields, no sooner cleansed and put back to a normal state, would demand the farm buildings; and everything depending on the sun and the earth, both beasts and people, would desire the roof and its shelter. The first scheme was thus naturally indicated. The inn, the bakery, the café, the smith's forge, and, above everything, the houses of the peasant, of the farmer, of the rural worker; such were the humble and sovereign edifices to be first erected, the pillar and support that should be determined and placed, the nucleus around which would group themselves afterward, little by little, in the near and far-distant future, the different and successive elements of the resurrected village. What task more important than the careful and studied reformation of all these cells, broken and obliterated! What noble attraction, what magnificent stimulus did the difficulties themselves present! No! That was not an ordinary competition, one of those cold and common tests that concern but the hand and the intellect and leave the heart a stranger. It has been absolutely necessary in this case, that, in order to succeed, the heart should aid the mind and direct the hand.

All of these drawings, the best as well as those that do not attain perfection, nevertheless permit to appear clearly the tender thoughts of their authors. In addition to their remarkable merit, they are the stirring acts of patriotic piety. One may perceive the leaven of the most exquisite solicitude at the same time that one is surprised at a kind of divination with which a number have understood and penetrated the character and spirit of the district to be restored. Neither mistake in taste nor mistake in tact. Nowhere does one find any sentimental heresy.

I admired at every instant this comprehension, so unerring and so correct. "Why," said I to myself, "it seems that these young architects never lived anywhere but in the country and in that part of the country which is the object of their study!" And it is also an object for inquiry, when one sees the precision, the confidence with which some have placed and distributed the farm buildings, whether formerly they have not been innkeepers and agriculturists.

No, that was not necessary. It was sufficient for them, knowing their trade, to be soldiers, to have seen and

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experienced the ravages of war. The sight of the ruins was in itself capable of suggesting to their intelligence, moved to pity, the most suitable way to reconstruct. They have learned "on the job" that the new habitation can not be well erected except by considering, respectfully, the ruins. A great number of these young men are in the army. Their ideas were conceived in the trenches, under canvas, within sound of the cannonade. In order to germinate, their ideas, like seeds, had to be put first in the earth, in the bottom of the hole dug for them. Being in the foundation ditches, they placed the piers. The air, earth, and climate of the regions where, in a close intimacy, they were forced to prolong their sojourn, informed and impregnated them until they were native to the locality. In working at the resurrection of the particular corner of France, destroyed beneath their gaze, they obeyed with fervor a sentiment of individual and filial gratitude. This is the reason why the plans were conceived and executed in a will so expressive of duty and love.

It is impossible to mention all the names of those who have devoted themselves to the work of salvation, but permit me, however, to draw special attention to M. Pierre Sardou, government architect, who no longer can count his successes. In the army since the beginning of the war, he obtained first prize for his "House of a Rural Property Owner." How charming and practical it is, this modest and solid home, all on one floor, with its wall in natural stone color and its brown roofs. Tied to the past by certain motifs, sober in line, of a good, frank rusticity, hospitable and well protected, it constitutes on the side of the road of life the ideal shelter of peace, of labor, of repose, as well made for living therein a long time as for there dying in the calm and the satisfaction of a beautiful evening.

Mr. Bonnier, an aviator, also winner of one of the first prizes, has found time between flights to realize the captivating idea of Flemish farm buildings, of which the very finished model gives us a delicious impression. With its roofs loaded with snow and its little windows lighted in the night, it looks like the setting of a Christmas tale. And, really, in the most profound meaning of the word, does it not concern the human and national nativity? And the habitation of the blacksmith, as the likeness is engraved by M. Pierre Patout, treated in old timber work, is of the most cordial and ample attraction. What a magnificent framing of this robust shed in the style of an ancient market-house! At the very sight of it one hears the song of the hammer, and the perfume of the scorched hoof rises in the air. Many others, who will excuse me, should be noticed. All, in designing houses, created poems, ballads of the new era, in which occur reminiscences of the past. Yet adapted, with a light touch, to modern formulas,

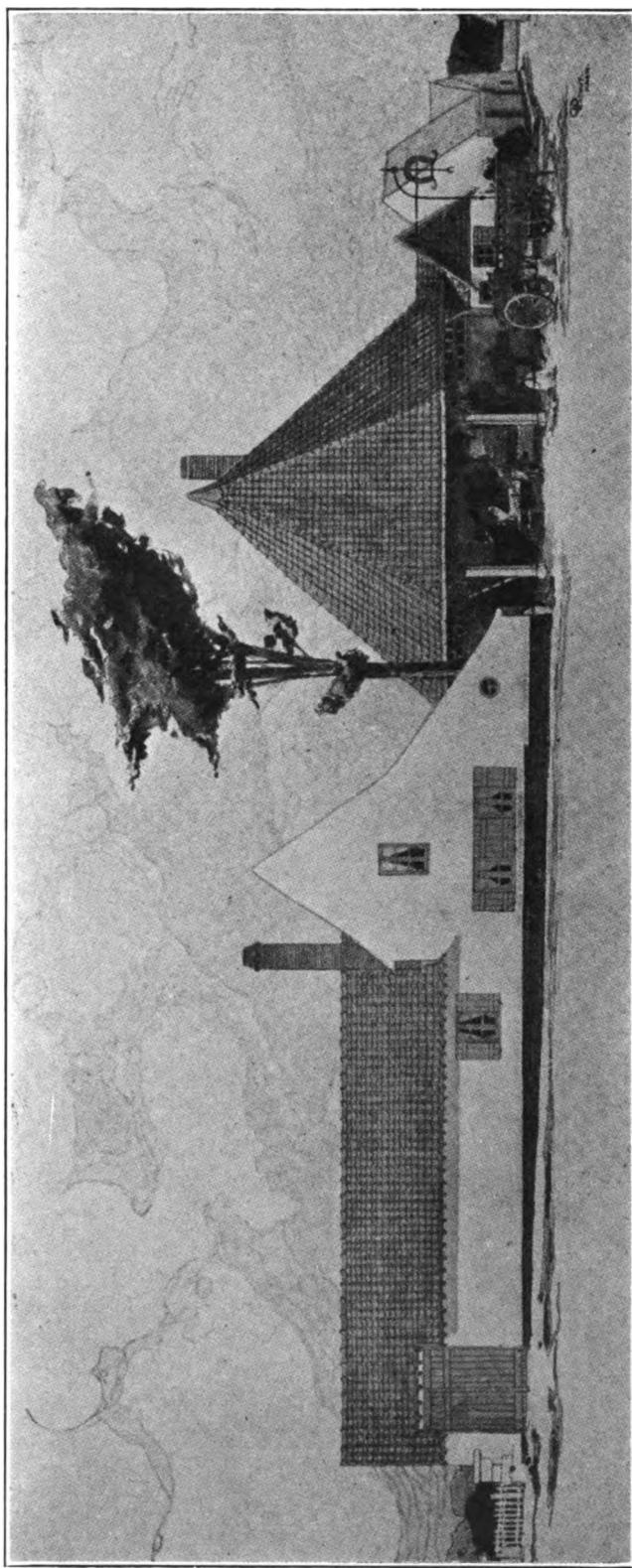
they have gathered and continued the traditions of the old provincial architecture, and this religious anxiety that guided them lends to the ensemble of their researches a ravishing harmony, a family resemblance.

And it is also a song of action and grace, which under a serene sky, among reborn orchards, over the breathing village, declaims the cheerful and youthful house, with roofs mounting to happiness. Oh, the touching promise of the Alsatian chimneys, columns having for bushy capitals the nest of storks! Thus the ruin, alas, when forgotten, seems already to belong to ancient history. The stones of mutilated France have changed their voices. Yesterday they were weeping, today they sing.

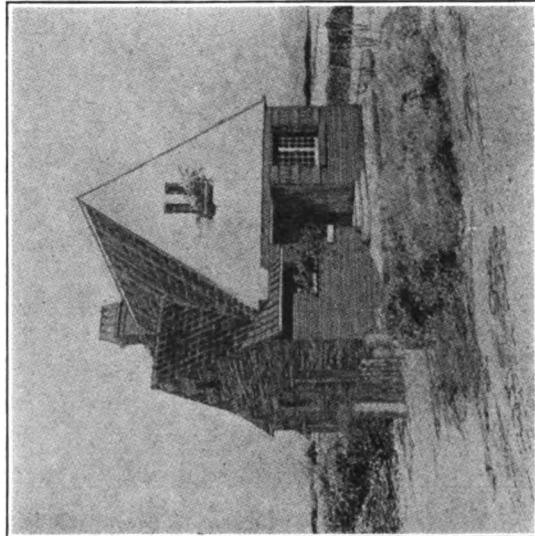
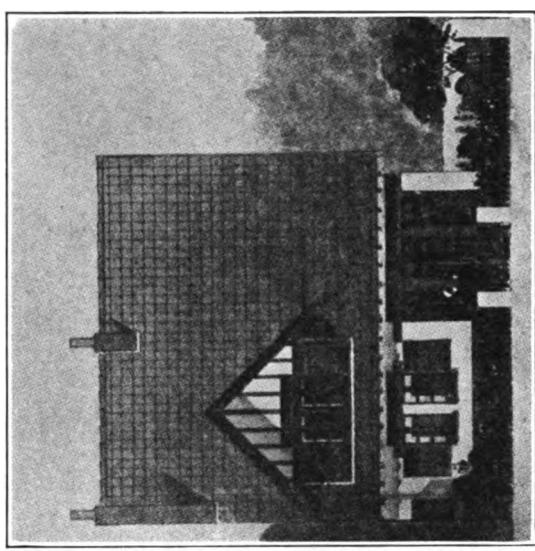
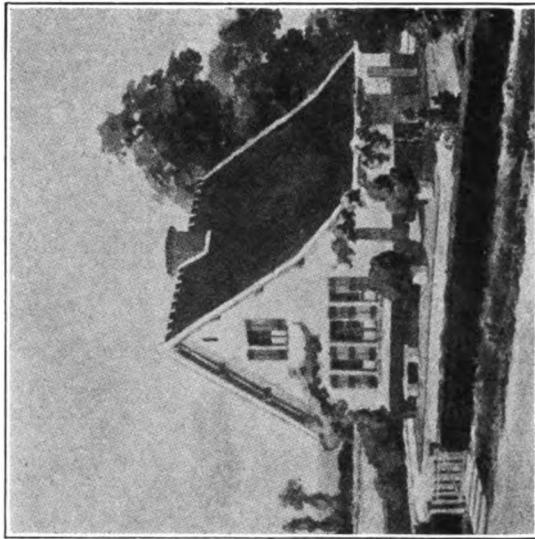
But on the day, when to the repatriated will finally be given over the pleasant and fair dwellings newly adorned, how necessary it will be that those who there take up their abode shall endeavor to feel their charm and their moral value, all that they hold of devotion, of sacrifice, of right, all the loving attention and anxious maintenance which they demand. These are sanctified houses, uncommon, beautiful, and it will be an impiety to allow them to decay and deteriorate. It is therefore necessary to care for them, in order that all the good artists, who conceived them and offered them to their native land in so fine a spirit, may not in the future have heavy hearts, finding them vilified, misunderstood, and soiled. A great and useful education to undertake, and one which will forge to the front as one of the pressing needs of tomorrow.

This vast and compelling question of the reestablishment of our devastated provinces is an inexhaustible thing. The depth of its perspectives extends in every direction. I have only been able, to my great regret, to put down in passing some reflections on morality, and, forced to terminate, I perceive that I have said almost nothing. Fortunately, others better prepared and instructed, of a more scholarly technique, and prepared by conscientious study, have set forth and treated in all its aspects the problem that in this article overwhelms me. I can do nothing better in concluding than to recommend to those of my readers desirous to inform themselves more fully the excellent work that, under the significant title, "*The Homes of France*," has just been published by M. Léandre Vaillat, apostle of this fundamental thought—each locality its characteristic house. He was one of the first and devoted organizers of the great movement of which we can appreciate today the precious results. Composed of serious studies so favorably mentioned in "*Le Temps*," the book, written by a learned and refined artist and a charming writer, is the most agreeable and scholarly labor consecrated to this great work.

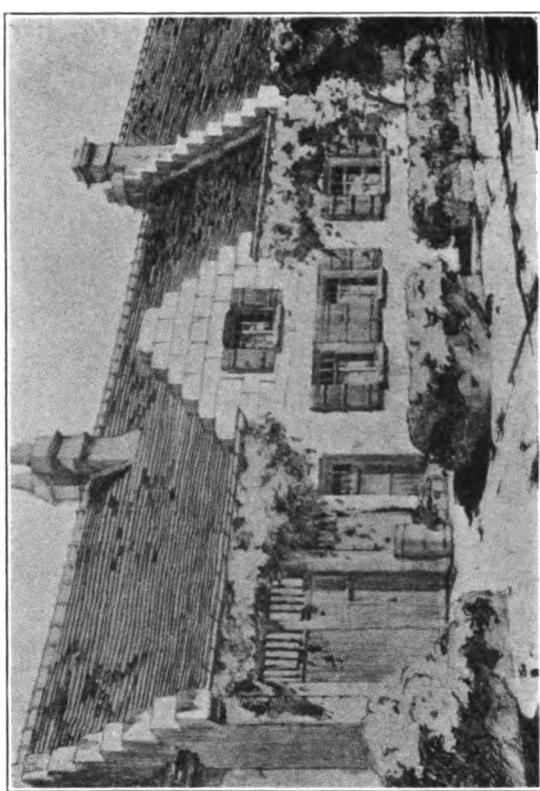
\*The text and illustrations of this work were published in the Journal of August, 1917.



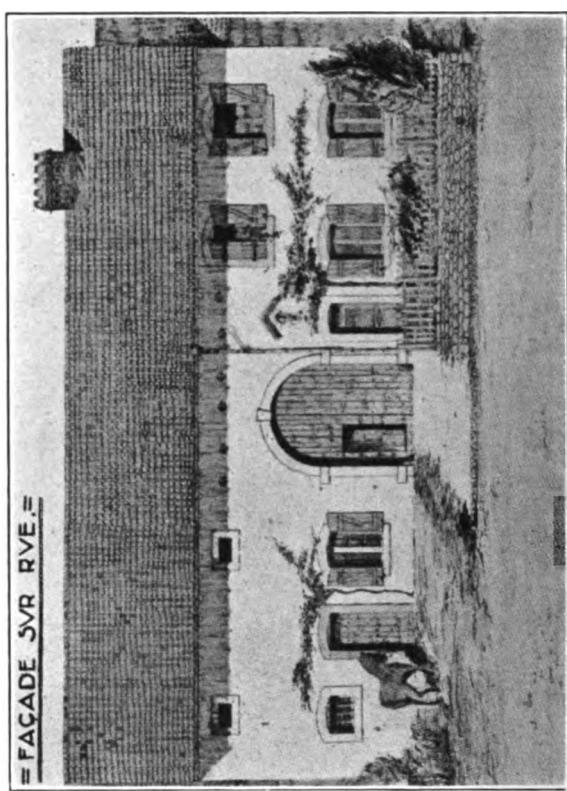
BLACKSMITH'S HOUSE IN THE NORTH (M. Pierre Patout)



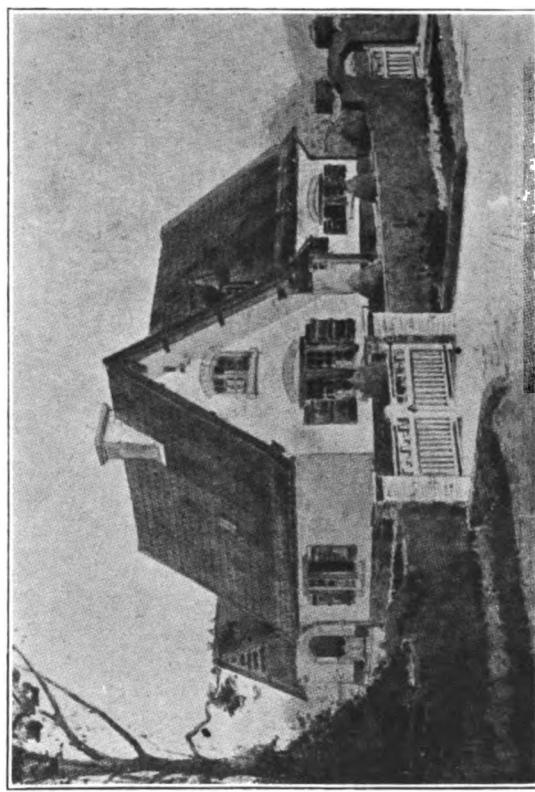
THREE HOUSES FOR FACTORY WORKERS (M. Goupil, MM. Coutan and Robida and M. Maxime Adam)



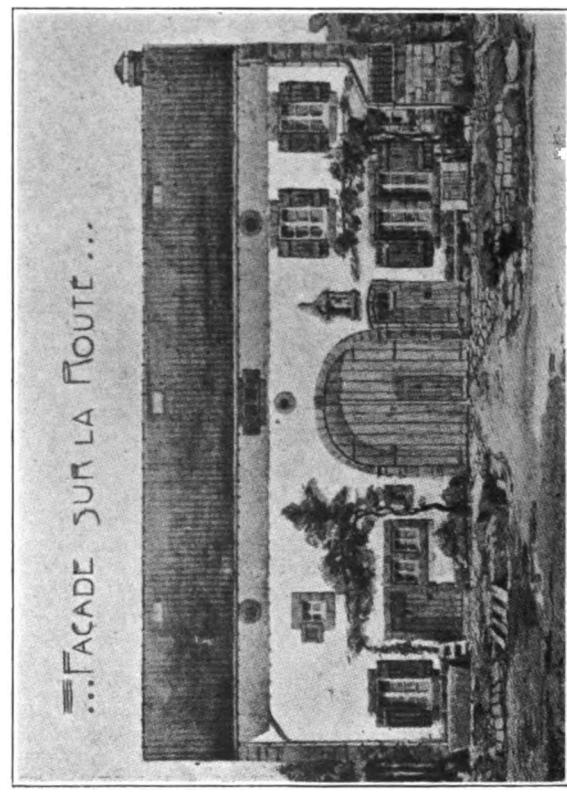
HOUSE OR A RURAL PROPERTY OWNER IN AISNE (M. Pierre Sardou)



= FAÇADE SUR RUE =



HOUSE OR A RURAL PROPERTY OWNER IN ARTOIS (M. Roger Poyet)



= FAÇADE SUR LA ROUTE ...

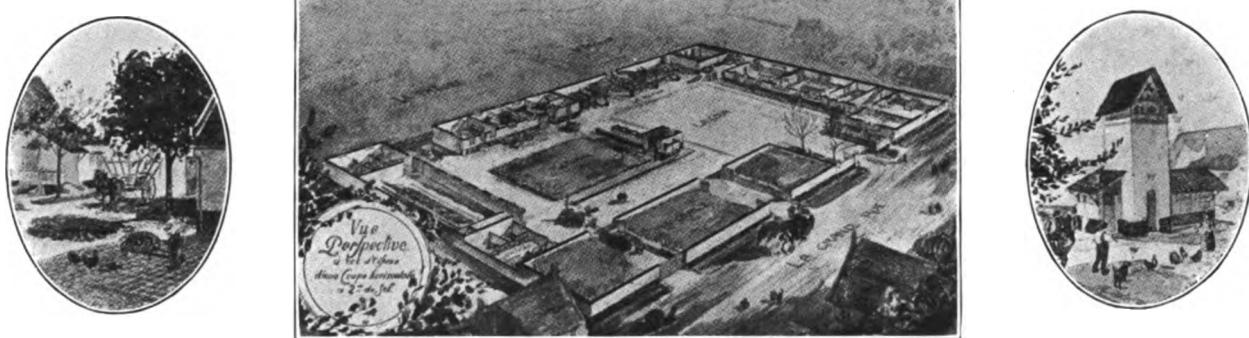
A SMALL PEASANT HOUSE IN AISNE (M. Pierre Sardou)

A SMALL PEASANT HOUSE IN VOSGES (M. Jankowski)

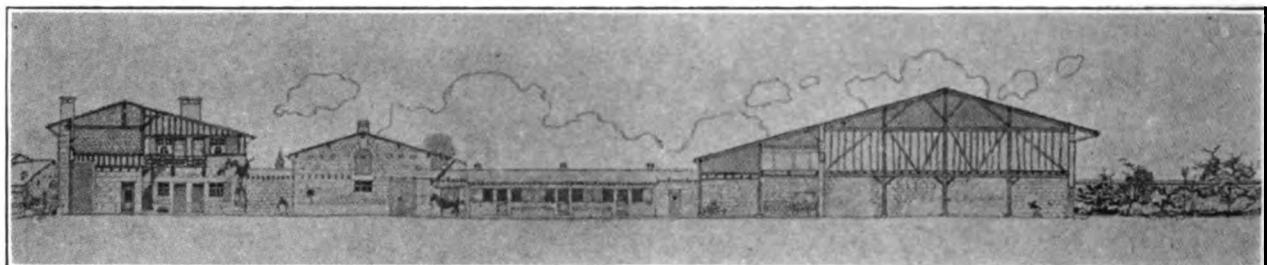
A SMALL PEASANT HOUSE IN MEURTHE-ET-MOSSELLE (M. Maurice Stein)



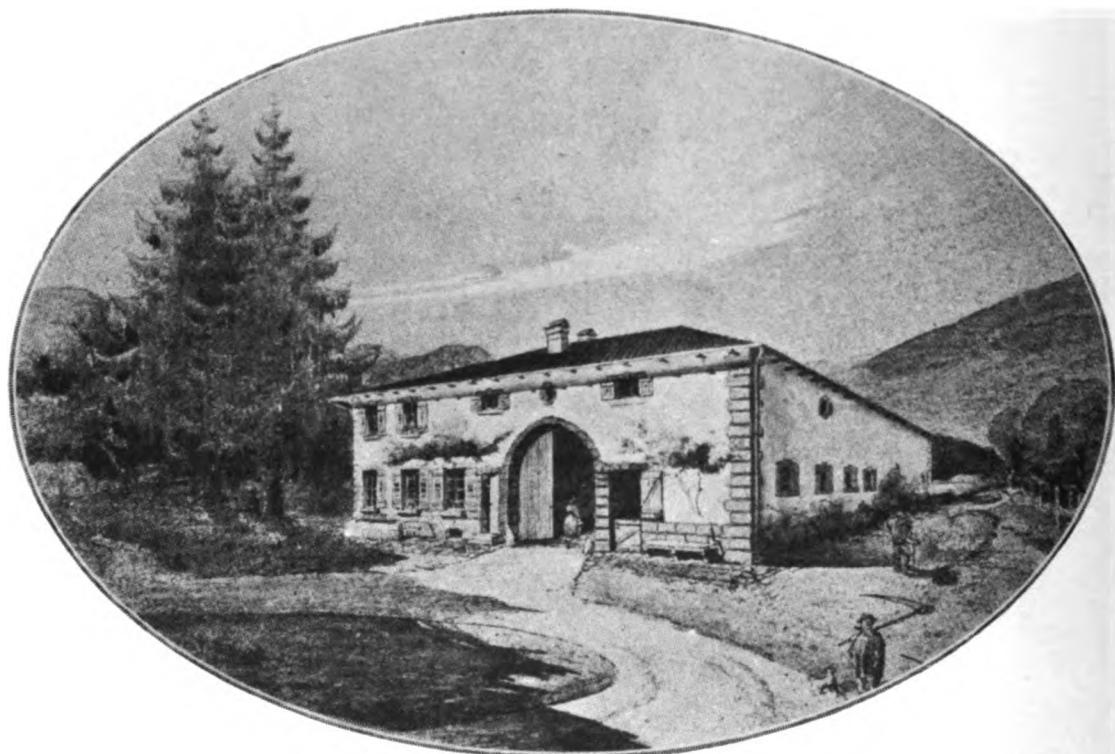
BUILDINGS OF A MEDIUM-SIZED FARM IN MEUSE: DETAILS AND PERSPECTIVE OF THE GROUP (M. Paul Tissier)



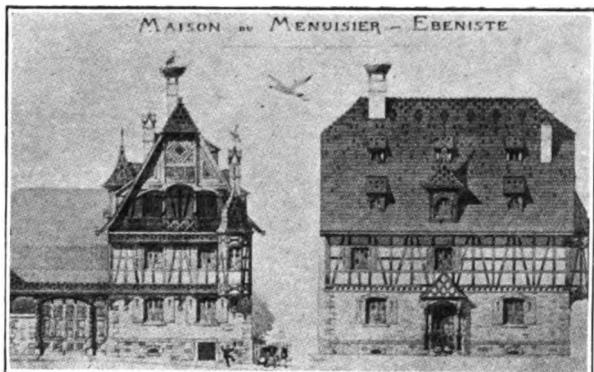
FARM OF TWENTY-FIVE HECTARES IN PAS-DE-CALAIS (M. Sirvin)



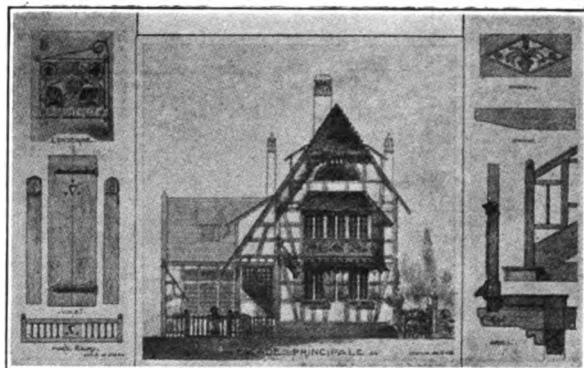
FARM BUILDINGS IN MEUSE: LONGITUDINAL SECTION OF THE BUILDINGS ARRANGED IN THE DEPTH OF THE LOT (M. Leprince-Ringuet)



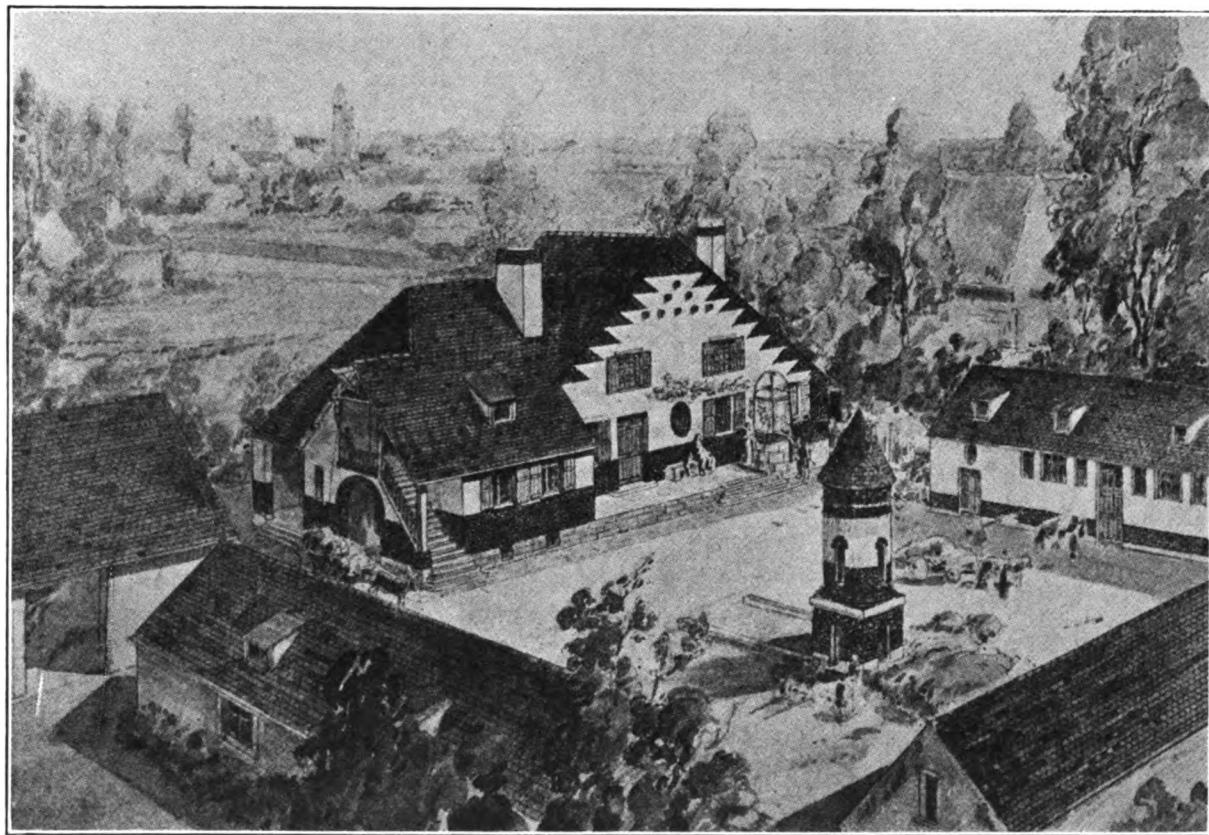
SMALL FARM BUILDING IN THE VOSGES (M. Vidal)



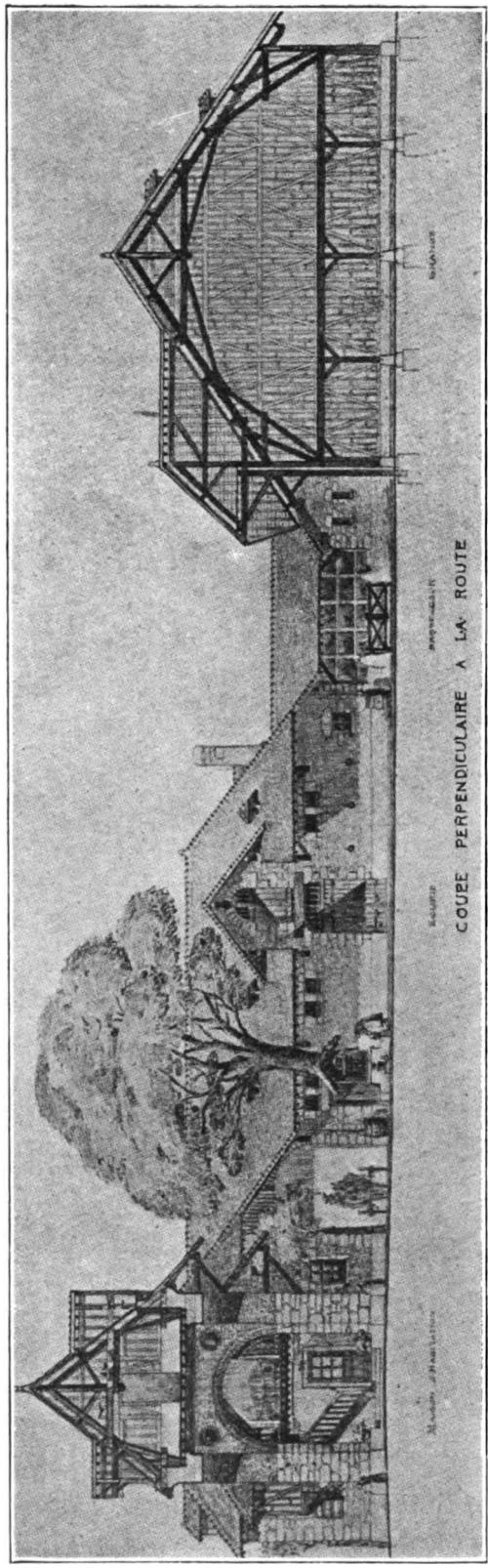
HOUSE OF A CABINET WORKER IN ALSACE (M. Eschbaecher)



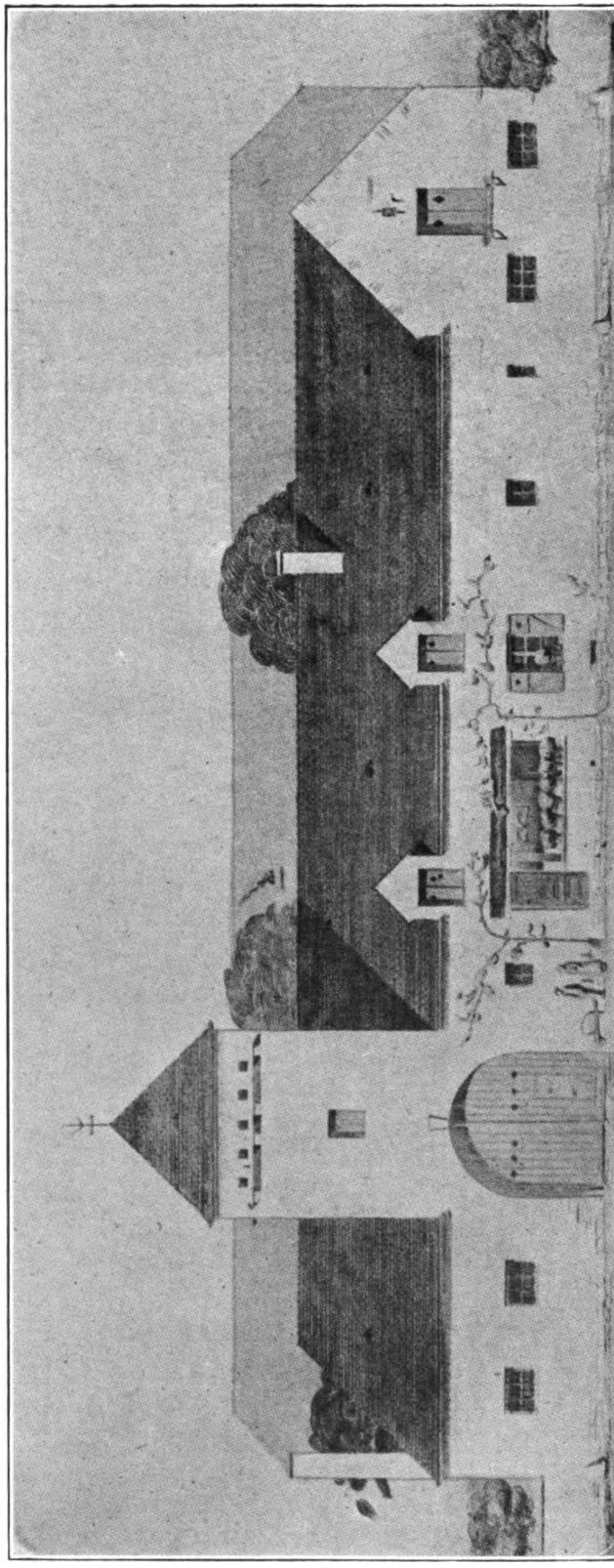
HOUSE OF A LOCKSMITH IN ALSACE WITH DETAILS (M. Dory)



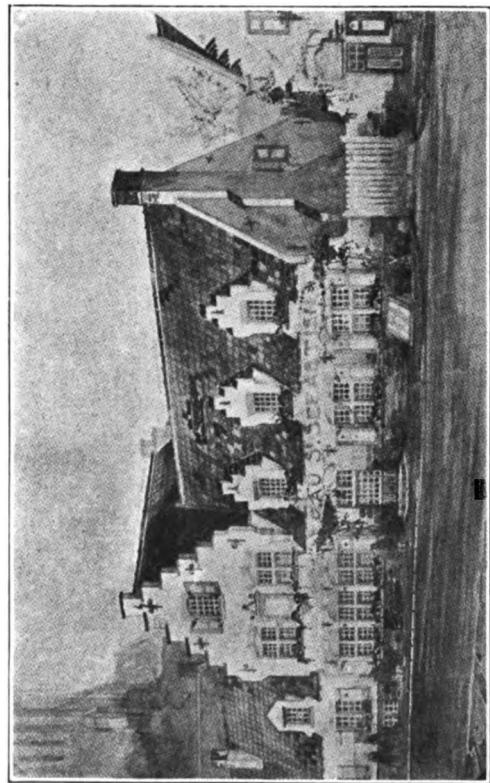
FARM BUILDINGS IN PICARDY (M. Guidetti)



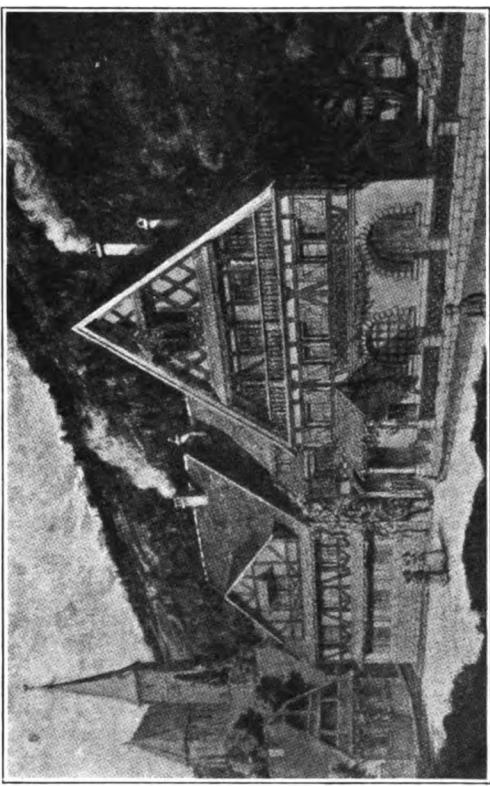
BUILDINGS OF A MEDIUM-SIZED FARM BETWEEN THE SOISSONNAIS AND THE CHAMPAGNE: SECTION PERPENDICULAR TO THE ROAD (M. Midy)



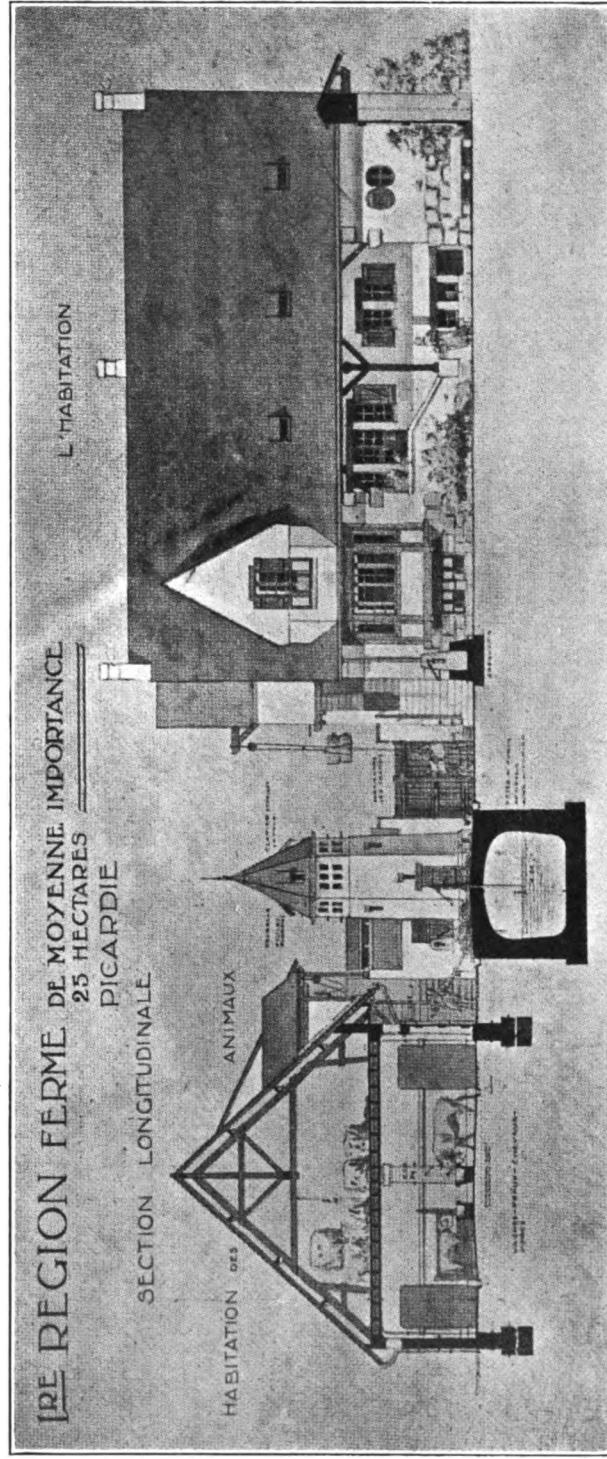
FARM BUILDINGS IN AISNE: ELEVATION ON THE ROAD, SHOWING SMALL PORCH (MM. Duval and Gonse)



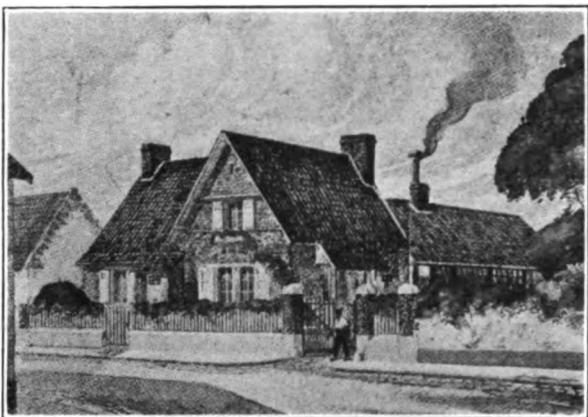
Tavern in the North (M. Barbotin)



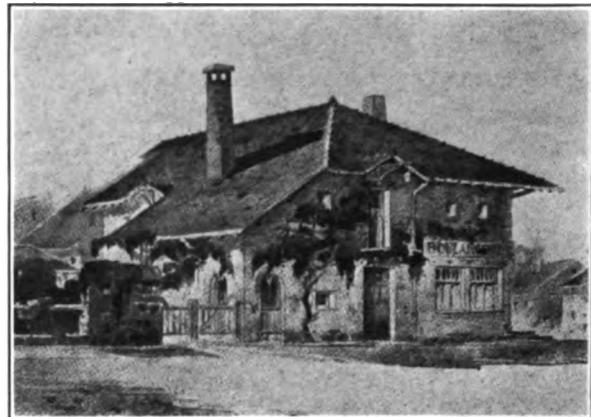
Village Inn in the Mountains of Alsace (M. Lambert)



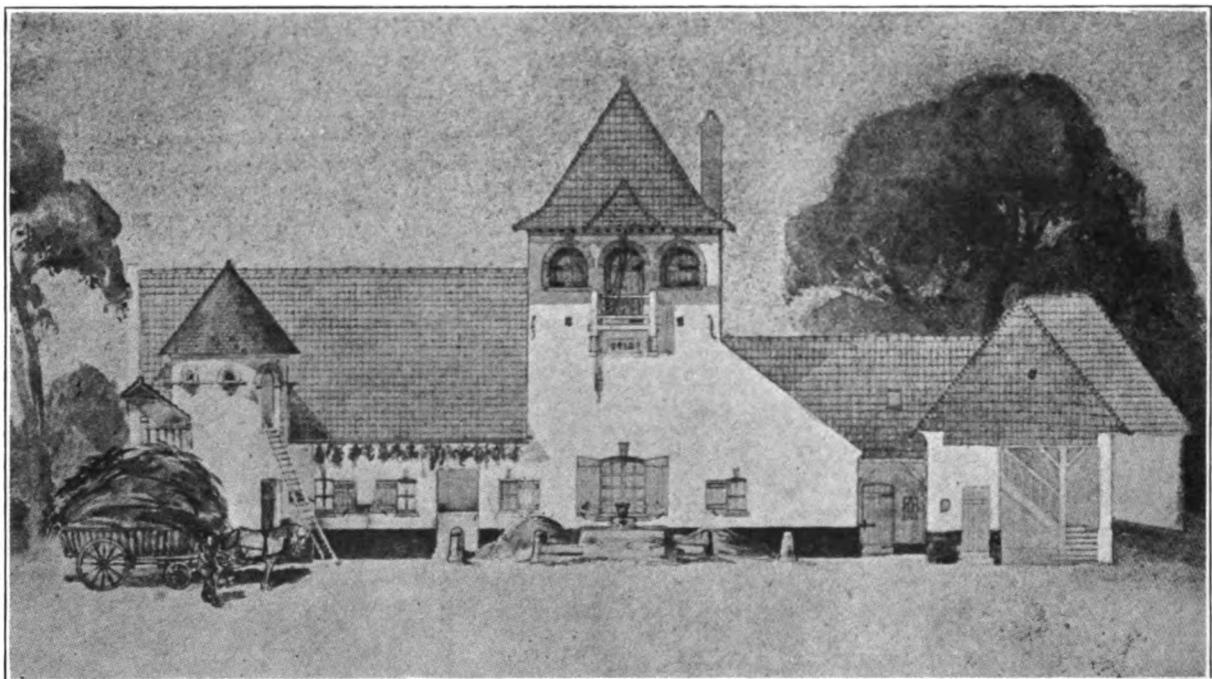
Buildings of a Medium-Sized Farm in Picardy: COURTYARD ELEVATION OF THE DWELLING-HOUSE AND LONGITUDINAL SECTION THROUGH THE STABLE (M. Anselmi)



HOUSE OF A LOCKSMITH IN ARTOIS (M. Despeyroux)



BAKER'S HOUSE IN MEURTHE-ET-MOSELLE (M. Bois)



FARM BUILDINGS IN ARTOIS: ELEVATION ON THE COURTYARD (M. Mulard)

## APPENDIX

### The New York City Tenement House Law

Those who have known the actual results of the New York Tenement House Law know how true the distinction is between restrictive and constructive measures in housing legislation yet some of us have lived in constant fear lest the praise of our restrictive law might induce other communities to adopt it textually. To be sure, many large communities are practically without any legislation which restrains the speculative builder. For such communities there is need of immediate legislative action, but there must be careful consideration of these less desirable effects of the New York law to which reference is rarely made.

No one will deny that the "new law" houses in New York are better from a sanitary point of view than those built under the old law. No one will deny that the law has been fairly and equitably administered. Its weakness lies, however, in the obvious fact that it is not a constructive housing law, that it is restrictive not only as against bad housing, but restrictive in a great measure as against progress in housing design. It is a law which specifies too definitely what shall be done and how it shall be done, instead of limiting itself absolutely to a statement of what is to be accomplished in the way of light and air and sanitary conveniences. It is probably true that its passage was a great achievement, perhaps the best law that could have been secured at that time, but it made no provision for progress in tenement design. Many of those who have built houses under the New York law can cite examples of betterments in design that would willingly have been made but which could not be made because of certain definite requirements of the law. Frequently the authorities have acknowledged that certain proposed features were better than those which the law required, but these could not be allowed because the law is mandatory and there is no appeal; changes can be made only by the Legislature.

The New York law has resulted, in a great measure, in facilitating the work of the man who, without any idea other than profit making, designs and builds along the lines of least resistance, adopts one of two or three standard, utterly stupid, types that can "get away with it" with the least possible expense and the maximum compression. As one young architect, who still has ideas and ideals, put it recently, "When I go down to the Tenement House Department with a plan like this, the examiners say, 'Oh, for goodness' sake, what are you going to do next? Why don't you make plans like all the other fellows? You make a lot of trouble with your original schemes.'" There is no question there as to whether or not the proposed scheme will afford better housing, but only as to whether it is in conformity with a type that has been evolved from the law.

The word of warning then is this: By all means "constructive" housing legislation, but in so far as "restrictive" legislation is necessary, do *not* copy the New York law. Visit New York, ask those who know its negative effects (they will not deny its positive virtues), see the Bronx and certain parts of Manhattan with miles upon miles of utterly stupid blocks of prison-like cells badly built, and observe the undesirable degree of congestion produced by those who build up to the limit of what is permitted by the law.

Some of us think we know what is needed to relieve a situation which is the result of our inelastic law joined to the profiteers' cupidity, but it is not necessary to go into these details now. It seemed important, however, to recall the New York situation, as some of us see it, so that it may be known to those who read Miss Wood's valuable contribution to "The Housing Problem in War and in Peace."

ROBERT D. KOHN.

### The Need of Town-Planning Legislation and Procedure for Control of Land as a Factor in House-Building Development

By THOMAS ADAMS  
Town-Planning Advisor, Commission of Conservation of Canada

THE use of the term "town planning" in connection with legislation dealing with the planning and development of rural and urban land has led to confusion and misunderstanding. What is called "town planning" is intended by statute to mean urban and rural planning and development. The British act, which is the precedent of legislation of this character, is, in some respects, more applicable to rural than to urban areas and, although its general object is to secure amenity, proper sanitary provisions and convenience in connection with

the laying out of land for building purposes, its operation is largely restricted to land that has not been built upon. Hence, it chiefly applies to suburban, semi-rural, and rural land "likely to be used for building purposes," and not to the remodeling of portions of towns already built upon.

#### Planning in Britain

A considerable proportion of town-planning schemes in England are being prepared by rural district councils, and

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most of the land included in all the schemes being prepared is rural in character.

In the great majority of cases the English schemes are being prepared by municipal surveyors or engineers, and comparatively little expense is being incurred in connection with their preparation. For instance, the Ruislip-Northwood scheme deals with an area of over 5,900 acres, of which only 437 acres were "in course of development" in 1913. The cost of preparing a scheme for development for this area, in anticipation of the growth for the next fifty or one hundred years, was only \$5,000. The ultimate estimated cost of carrying out the scheme, namely \$150,000, will be spread over the period during which the scheme is being carried out and as assessable land value increases. It may reasonably be claimed that the Ruislip-Northwood council has, as a result of the preparation of this scheme, laid the foundation for future development which will insure health, convenience, and amenity for the community, which could not have been obtained by any other method except at prohibitive cost.

The work being done by the Conference on Arterial Roads in Greater London, which has been at work for the past three years, is an indication of the importance attached to the subject of planning and development in England. The conference comprises representatives of 137 local authorities. It has been holding frequent meetings, with a view to determining the best lines of development, particularly in regard to the means of communication by road, for an area of 1,000 square miles within and surrounding the county of London. The greater part of this territory is rural in character. Many separate municipalities are preparing schemes for their area, but they are combining together in conference to secure a general plan for their arterial system of highways. The fact that they have been able to join together and present united decisions to the president of the Local Government Board of England shows the value of the services of the Local Government Board in securing effective coöperation. If it is possible for so many authorities to combine, surely it should be practicable for the comparatively few who are usually concerned in the control of suburban areas adjacent to large cities in America.

In Britain less confusion is caused by the use of the term town planning, because of the broader meaning given to the word town, and because a greater proportion of the rural territory is urban in character. The need for some change in the British Town Planning Act, in order that it may be made more adaptable to rural areas, is, however, being recognized by the British authorities. Mr. Henry Aldridge, in his book, "The Case for Town Planning," argues that the Act of 1909 should be amended to enable rural councils to prepare a rural planning scheme with the minimum of work and a maximum of practical efficiency. The draft of the Planning and Development Act of the Commission of Conservation of Canada makes provision for the preparation of simple rural planning (development) schemes in a form which could be made adaptable to British conditions.

### Planning Not an End in Itself

It has to be recognized that a mere plan will not do anything to conserve life or secure industrial efficiency.

The plan is only the basis on which a scheme may be made to control development of land. A plan may be prepared on paper, but no better result secured than if it had been omitted, because the thing that really matters is the development that follows. Planning is not an end, but only a means to an end; it is only part of an instrument to guide development, and is of no value unless it guides it aright.

It is important that the emphasis should be placed on the character of the development to be achieved under a scheme and not on the preparation of a plan, hence the use of the term "planning and development" instead of "town planning." The change in terminology is not, however, solely due to ambiguity of previous terms. It arises solely from the fact that the same principles which are proving successful in regard to the organization of town life must be applied to rural life. In other words, the scope of planning and development cannot in practice be limited to urban development if it is to achieve its general object of securing health, efficiency, convenience, and amenity.

### Need of Legislation

Before proper development schemes can be made, it is necessary to have legislation passed; first, for the purpose of enabling municipal authorities to prepare schemes for their areas, and, second, for setting up the provincial machinery necessary to control development in unorganized territory. Such an act has to make provision for securing effective coöperation between the state, the municipality, and the owners of land, and for determining the procedure necessary in connection with the preparation and making of schemes.

Among the reasons why new legislation is necessary is the fact that proper development cannot be carried out without some more scientific method in which provision shall be made for the exercise of reasonable discretion. Development schemes in their very nature have to deal with separate, and sometimes opposing, interests, including those of the general public and private owners. It is an essential feature of planning and development legislation that it should provide for effective coöperation between the public authorities and the private owners, and also between adjacent municipal authorities. It is therefore necessary to have a skilled department of the state government to act as a sort of court of appeal in regard to differences which are bound to arise between interested parties and conflicting or coöperating authorities.

### Boundaries of Development Schemes

It may not be practicable in some cases to prepare development schemes within the arbitrary boundaries of one municipal area. For topographical and other reasons one local authority may desire to include part of an area of another local authority in its scheme. In England it has been recognized that arbitrary municipal boundaries must not influence the boundaries of town-planning schemes. The city of St. John, New Brunswick, has obtained authority from the legislature to prepare a scheme for an area of about 20,000 acres, of which about half is outside the city limits. No objection was raised to the inclusion of the outside territory in the area of the scheme by the local authorities concerned, and only one objection was raised by an owner.

## WHAT IS A HOUSE ?

The Census Bureau of the United States, in its latest census, has shown that the arbitrary boundaries of cities were little heeded by the growth of population, industry, or development generally. Because of this it is necessary that planning and development schemes should embrace a much larger area than is covered by the administrative unit of the city or town, but if the rural municipality does its duty and prepares schemes for the urban parts of its area, it would not be necessary for the city or town to encroach on the territory outside its boundaries. The development of the agricultural areas adjacent to the city should be considered in relation to the development in these suburban schemes.

### Why Rural and Urban Development Should Be Dealt with in One Measure

*Prima facie* it would seem as if the proper way to control rural and urban development would be either to have two acts—namely, a rural development act and an urban development act—or to have one act so framed as to enable urban schemes to be prepared for urban areas and rural schemes to be prepared for rural areas. In practice, however, this would not work out satisfactorily, owing to the absence of any clear division line between urban and rural territory and between urban and rural conditions. Moreover, to suggest a division of this kind would be to emphasize a distinction between the two kinds of areas and their problems which does not exist, although it has erroneously been assumed to exist and has been fostered by many whose one-sided experience has blinded them to the interdependence of urban and rural life. Not only is there no sharp division-line between town and country under modern conditions, and no certainty that what is isolated rural territory today may not become the site of a town tomorrow, but the arbitrary divisions between urban and rural municipal areas are such that the conditions and problems on both sides of a boundary line between such areas may be precisely the same.

The only satisfactory method, even if it be somewhat defective, is to have an act which will regulate all new settlement and development in all kinds of urban and rural areas. This is, of course, a sharp distinction between the problems that have to be dealt with in areas which are fully built up with substantial and more or less permanent improvements, like those in the central parts of large cities, and other problems in suburban areas where the land is either unbuilt upon or is only in process of being developed. Land which is fully built upon and served by improved streets which cannot be altered or replanned, except at great cost for reconstruction, is not suitable for inclusion in the area of a development scheme. Even if the planning of such land has been hopelessly bad and the streets have proved to be too narrow and are intersected by dangerous railway crossings, it is hardly practicable to remodel them by a development scheme dealing with large areas of land. The act and the development schemes prepared under it, intended to deal with both urban and rural conditions, will contain provisions which are applicable to urban and inapplicable to rural territory, and *vice versa*. But there can be no objection to this, since if any provision is inapplicable, no person or interest can be injured thereby. For instance, if a scheme provided for

control of building-lines, i. e., the distance of setback from the highway boundary in a district where no buildings were likely to be erected, this would not be a burden on the farmer, since it would not force or accelerate building development but merely provide for its regulation if and when it took place. If no building took place, the provision would remain inoperative. On the other hand, no person or government can foresee where building is going to take place, or where a town-site is going to be laid out. Restrictions which are necessary to regulate development where it is occurring may, without injury to anyone, be made to apply, even where development is unlikely to occur. If such regulations are to be effective, they must deal with the possibility and not with the fact.

### The Principal Contents of Development Schemes in Rural Areas

Practically anything connected with the development of land can be included in a development scheme under a planning and development act. Only by this means can development be planned comprehensively and its various parts be considered in relation to each other at the same time. Even those matters which are the subject of general statutes or by-laws should be premitted to be varied by the provisions of a scheme. This is an additional reason why the final approval of the scheme must rest with the provincial authority. The following outline gives an indication of some of the matters which may be dealt with:

(a) Fixing varied widths of streets and roads; altering or closing existing highways; determining building-lines or setbacks of buildings according to a comprehensive scheme for a large area. The relationship between the street and the character and density of the buildings to be erected upon it should be taken into account.

(b) Reserving land for new main thoroughfares.

(c) Limiting the number of dwelling houses to be erected per acre and prescribing the amount of any lot which may be built upon in order to ensure ample light and air for all buildings and healthy housing conditions.

(d) Prescribing zones in urban parts of rural areas within which to regulate different degrees of density and height of buildings, according to local conditions.

(e) Classifying land for use for residential purposes, factories, agriculture, timber reserves, etc., and adjusting the system of taxation and the system of planning and constructing local improvements to suit the kind of development permitted under the scheme, to encourage the economic use of the land, and to lessen injurious speculation. Under a scheme, land could be permanently dedicated for agricultural purposes and assessed at its value for that purpose to the advantage of the public and owners alike.

Every scheme can be prepared to deal with local conditions on their merits under any skilled advice that may be employed with the advantage of any local experience.

To be successful, planning and development schemes have to be flexible. One of their advantages is that they dispense with the necessity of stereotyped by-laws. Certain general principles, such as the amount of space that must be reserved around buildings of different kinds, or the width of main arterial thoroughfares, have to be

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definitely settled, but matter of detail affecting individual properties can be made subject to variation.

One of the purposes of such schemes should be to transfer a larger portion of the burden of making local improvements to the owners of real estate who benefit from these improvements. Among other matters which might be dealt with in rural land development schemes are:

- Cancellation and replanning of subdivisions.
- Provision of private and public open spaces for recreation.
- Preservation of objects of historic interest or natural beauty.
- Planning of sewerage, drainage, and sewage-disposal, lighting and water-supply systems in advance.
- Extension of variation of private rights-of-way and other easements.
- Planning of community centers and educational institutes.
- Protection of rural districts from noxious industries and ugly hoardings.

It is only when these matters are dealt with in a scheme that effective control of land development can be secured on economical lines. When attempts are made to get improvements carried out in respect of individual proper-

ties, such as the simple matters of fixing a building-line or diverting a road, much opposition has to be faced, or compensation paid, because the owner is being asked to give up something to comply with a requirement which affects his property only. He has to get compensation, not necessarily because he is injured, but because he is asked to confer a benefit upon the community which other owners are not asked to confer. In a development scheme the requirements of local authorities are made general throughout its area, and, in practice, what have appeared to be revolutionary proposals have met with little opposition.

In certain schemes owners have granted free large areas of land for recreation purposes and for widening roads, without cost to the community and without loss to the donors. The fact that the latter contribute, under this plan, to a general scheme of development has meant in such cases that the balance of their property was increased in value as a result of contribution to the scheme.

The reader who is not familiar with the working of planning and development legislation will probably find many questions arise in his mind regarding the feasibility and benefit of the proposals referred to in the above outline; but experience in the working of such legislation leads to the conclusion that it is the only sound and effective way to control the development of land.

## II

IT IS obvious that the adoption of the most perfect system of planning and development of land will not do more than provide the right foundation on which to build up a solution by a slow and gradual process. In the degree in which that foundation is well laid, the ultimate social structure will be the more stable, and will be the more capable of adjustment to suit altered conditions from time to time as development proceeds; while, obversely, in the degree in which the foundation is badly laid the structure will be proportionately weak, and it will become the more difficult to go back to the beginning and remedy fundamental defects. Success can be attained only by using skill and exercising patience and vigilance in dealing with the problem in a scientific way. Attempts to reach a solution by short cuts and quick results, as in the past, can end only in failure.

### General Considerations Involved

As a means of finding and applying the needed remedies, it seems necessary that several lines of activity should be pursued simultaneously. These include:

- (a) The improving of national, state and local government organization in connection with all matters relating to land development.
- (b) The making of a comprehensive investigation and survey of present conditions, and the preparing of detailed topographical maps and reports on rural conditions.
- (c) The adopting of some system of planning all land for purposes of health, convenience and economic use, and the securing of adequate planning and development legislation and its effective administration by the governing authorities.

(d) The creating of agricultural and industrial settlements, free of artificial pressure and on sound economic lines.

(e) The formulating of a definite policy in regard to readjustment of social and industrial conditions after the war, particularly in relation to the problem of returned soldiers.

General recommendations in regard to each of these matters are set out below.

### Government Organization

The Federal and state government legislation and machinery for dealing with the control of the planning, settlement and development of land, should be extended and improved.

There should be closer coöperation than hitherto between Federal, state and municipal governments, and between different branches of the public service, in regard to all matters dealing with land.

The surveying branches of the governments should be strengthened and more comprehensive surveying work assigned to them.

A complete and coöordinated system of Federal, state and municipal administration of land resources should be devised, with the whole organization centralized in a department or permanent commission of the Federal Government.

The operations of vendors of real estate should be regulated, so as to prevent misrepresentation and other immoral practices in connection with the sale of land, and all real-estate operators should be licensed by governments under safeguards designed to prevent improper dealing in land.

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State governments should consider their systems of administering highways, municipal affairs and public health, with special regard to the need of securing more coöperation and efficiency in connection with land and municipal development than is possible under present conditions, and for increasing the responsibilities and powers of municipal authorities, under the advice of a skilled department of local government in each state.

To meet a temporary need, the Federal Government should take an active interest in the housing of workers engaged in munition plants, particularly in government arsenals and in small towns and rural districts where there is lack of strong local government. The Federal Government should either require adequate accommodation and proper sanitary conditions to be provided at a reasonable cost for those who are engaged in the service of the country, or itself assist in making that provision, as is being done in Great Britain and allied countries.

Whether in regard to peace or war conditions, the main objects of any improvement in government organization, of rural and of urban conditions, must be to conserve life and to stimulate production. To achieve these objects it is essential, above all other things, that greater activity be shown by governments in protecting public health, in promoting sound systems of education, and in controlling land speculation.

### The Cost of Neglect

We have the estimate from United States sources that feeble-minded children cost the United States Government \$90,000,000, and that crime costs \$600,000,000 a year. The feeble-minded child produces the strongest link that connects neglect of social and health conditions with crime.

While these figures are of value in conveying some impression of the importance of the problem of public health, they are, of course, of no value as an indication of the extent of the government responsibility; since the factors necessary to show the proportion of the loss due to individual neglect and the proportion of maladministration must continue to be unknown. Nor are they any guide as to the respective losses caused by overcrowding in cities on the one hand, and by isolation and poverty in rural districts on the other hand. But enough is known to make it clear to every student of social conditions that a large share of the responsibility for the deplorable and unnecessary loss of life and physical deterioration on this continent rests with the various governing authorities, who have the powers to regulate land development, and that there are conditions in the rural districts as injurious to health and morals as in the crowded city slums.

### Looking Ahead

At present, there is a "confusion of tongues" as to the desirability, or otherwise, of money and human energy being spent on works that are not absolutely essential to the prosecution of the war. The weight of evidence seems to be in favor of everything being suspended which can be put off without injury to our social and economic life. As conservation of health lies at the root of our social life, and as it is one of the most essential needs as a means of prosecuting the war itself, as well as to make up for the

wastage of war and to utilize our natural resources, public health expenditures should be the last to be curtailed. Moreover, whatever public works may be delayed, there should be no delay in thinking out and formulating a policy for future action, having regard to past failure and to the lessons taught by the war.

Apart from the question of general education, there is need for improvement in the training of those engaged in municipal and sanitary engineering, land surveying, and assessment valuation, in order to qualify a larger body of professional men to specialize in the work of planning and developing land, controlling public health and assessing property values. The organization of municipal and sanitary engineers for purposes of specialized professional training and for the advancement of their particular branch of engineering is needed.

In our universities, too, we want to see an awakening to a more vital interest in civic problems and in the science of land development and industrial organization. Professor Geddes claims that the universities in all the countries in the passing generation have been strongholds of Germanic thought, with its mechanical and venal philosophy. "The re-awakening movements of the universities have been slow, timid, blindfold, because lacking in civic vision."

### The Land Problem

Enough, but not too much, has been said on the subject of land speculation. The governments have a special obligation, as the original venders of land, and in view of the far-reaching effects of immoral practices in connection with its sale, to employ special means to protect purchasers from such practices. There are numerous obvious steps which should be taken in this respect, including the registration of those engaged in real-estate operations and the application of adequate safeguards to protect purchasers.

Government control of land development and the system of assessing and taxing of land should have regard to its use, its non-use, and its abuse as an instrument of production. The economic use of land must be encouraged, the non-use of land hindered, and the abuse of land prevented, by government policies; unless we intend to continue to sacrifice the surplus fruits of production—the only source from which increase of real wealth is derived—for the plaything of speculation.

### A Comprehensive Survey

A comprehensive survey of the social, physical and industrial conditions of all rural territory should be made, with the object of ascertaining: first, the main facts regarding the problems of rural life and rural development in territory already settled and organized; and, second, more precise information than is now available regarding natural resources in unorganized territory.

The survey should be so prepared as to enable constructive proposals to be formulated regarding the economic development of the natural and industrial resources of the country, and regarding the location of new towns, railways and highways.

It should include a complete inventory and an additional survey of all lands which have been already surveyed and homesteaded with a view to securing their settlement

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under proper conditions and to devising means to lessen injurious speculation.

It should deal with questions of taxation and assessment of land and buildings for state and local purposes.

### Agricultural and Industrial Settlements

New town settlements (garden cities) should be established where there are good facilities for profitable production and distribution, where manufacturing and intensive farming can be successfully carried on, and where advantage can be taken of the tendency to remove industries from crowded centers of rural districts or to establish new industries near waterpowers and raw materials.

Government capital, or the guarantee of bonds, should be made available for these settlements and should be made repayable at a fixed rate; the benefit of all profits derived in excess of that rate should be spent on improving the settlements.

The increment of land values created by the conversion of cheap agricultural land into a valuable townsite gives to the garden-city class of development a special financial stability, which is not possessed by the agricultural settlement.

Coöperation should be stimulated and encouraged by government action, and the facilities for coöperation should be provided by skilled planning; but this should be done without imposing undue restraint on personal initiative or freedom. Coöperative effort should be organized individual effort. In a coöperative scheme, artificial control should be limited to the prevention of wrongdoing, including the prevention of such forms of land development as are economically and socially injurious.

The recommendation that industrial, or partly industrial and partly agricultural, town settlements be established is apt to be regarded with suspicion by practical men because of its novelty. That novelty has now worn off in England, and garden cities and suburbs are no longer looked upon as visionary schemes.

The movement in England has attracted widespread attention in all European countries and in the United States and has caused influential bodies to advocate the establishment of similar communities in these countries.

### Studying the Problem in the United States

The following resolution (Senate Resolution 305) was passed by the United States Senate in the early part of this year, and the inquiry instituted as a result is still proceeding:

*"Whereas, the garden-city and garden-suburb movement in Europe has made wonderful progress during the first eight years of its existence; and*

*"Whereas, the object of this movement is to secure permanent and comfortable homes for the people on terms within the reach of the average income, and to combine the advantages of town and country in the same community; and*

*"Whereas, this movement is contributing materially to the health, comfort, and prosperity of the people who have experienced its benefits, and*

*"Whereas, the movement, in the estimation of many, points the way to the long-sought goal of a contented, home-owning population; and*

*"Whereas, a beginning along this line is claimed to have been made in the United States, and*

*"Whereas, thousands of American citizens have petitioned members of Congress for an investigation of the movement both in Europe and the United States; therefore be it*

*"Resolved that the Senate Committee on Agriculture and Forestry be authorized and requested to hear and consider such testimony as may be produced before said committee in Washington regarding this movement both in Europe, in the United States and elsewhere, and to report its findings to the Senate."*

It is significant that this resolution was referred for consideration to the Committee on Agriculture and Forestry, indicating that it is the rural rather than the urban aspect of the movement which is being first investigated.

One of the main objects in carrying out the suggestion to create combined agricultural and industrial settlements would be to provide opportunities for the employment of returned soldiers in varied kinds of productive enterprises in both rural and urban areas.

These settlements would also be invaluable as a practical demonstration of town building and land development. Social progress in England during the last fifteen years has been greatly influenced as a result of the one experiment in industrial development and housing which has been carried out in Letchworth.

Before initiating any comprehensive policy to establish new centers of population, it might, however, be more prudent to begin by developing one new manufacturing and agricultural town, where systems of rural and urban land development could be tried out, where opportunities for varied kinds of employment could be provided, where the strength and weakness of different methods could be tested, and where there could be evolved, by a process of practical experience, the soundest economic principles on which development should be guided in the future.

### Some Final Observations

False economic standards have been largely responsible for bad beginnings in land settlements, wasteful speculation, and unhealthy and haphazard developments of land that stand self-condemned as part of our social system. Some men have sought to excuse these evils on the ground that they are the outcome of natural laws, whereas they are largely caused by the refusal to recognize the demands of nature and to apply intelligent direction to what is purely artificial growth.

But probably on the whole, there is now comparatively little disagreement as to the need for investigation and reform of our rural conditions, the only doubt still prevalent being as to whether the need is great enough to cause disturbance of our minds during the war. On that point there appears to be no doubt in allied countries, in every one of which new principles of land development are being studied and applied. Even in France, where one would think that the urgency of proceeding with the work of reconstruction of devastated areas would prevent careful preparation of plans of development, time is being given to think out and prepare schemes of regional planning with special regard to health and the teachings of modern science.

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Already, a law has been passed requiring every town and village in that country, whether within the war zones or not, to lay out its future developments according to the principles of modern city planning. To enforce this, there will be a Federal Commission, with a general commission in each of the departments, and, under these general commissions, community commissions to direct local work. This may seem somewhat remote as an object lesson to America, which, happily, has no areas devastated by the war; but, as a matter of fact, the creative work that has been done in America requires the application of the same principles as are required in connection with the re-creative work that is now forced upon the people of France, only we have in America the sort of advantage of starting from the beginning. But the chief lesson we may derive from the example of France in this matter is, that although that country is more directly affected than ours by the war, its rulers are not showing indifference to the work of social and economic reconstruction, on the ground that their whole activities should be concentrated on war operations.

Indeed, they recognize that the very sacrifices which are being made in the war demand, in the interests of continued national stability, that they prepare plans of development which will ensure healthy living conditions and increased efficiency in production in the future. In the degree in which our undeveloped resources in America are greater than in France, and to the extent that our hands are at present more free to deal with any necessary readjustment of our conditions, we have, in that degree and to that extent, the greater responsibility to apply ourselves, unhesitatingly and at once, to the work of planning for the future, or organizing and coöordinating our government machinery and of ascertaining the facts regarding our social and industrial conditions in town and country.

We need not ignore the lessons of other countries, but our first duty is to acquire a thorough knowledge of our own conditions and to formulate and strive for the attainment of our own ideals, in our own way, and with the realization of our power to shape our own future.

## L'Envoi

The world has long known that impure and insufficient food or long hours of work will impair the usefulness of any man to society. Now, on a huge scale, it is being proven that the subtler results of rotten housing are an intolerable expense and drain upon national vitality.

Housing reform accordingly has passed suddenly out of its earlier stage as a negative repression of unsanitary and unwholesome conditions, and this sketchy and hasty collection of new facts and demands gives hopeful promise of a new era vast in social possibilities.

We get glimpses here of society grasping firmly a problem so huge that it governs one-quarter of the earnings of the average man, attacking the problem radically by bold constructive action, socialistic action, if you like—the name doesn't matter. We see great nations plowing into the problem with expenditures of hundreds of millions, boldly tossing hundreds of thousands of wage-workers out of black slums into sweet, sun-bathed dwellings that stand amid green acres. We see the unearned increment, ancient drag upon human progress, a burden that always grew in proportion to the community's ability to carry it, converted into a source of community revenue. We see the human machine being guarded from weather and corruption as jealously as our machines of steel—and no longer in the depressing name of charity, or philanthropy, but as a tardy

recognition of the fundamental principle upon which a democracy alone can be erected.

When in this world before has a civilized nation flung \$700,000,000, with \$1,000,000,000 more to come, into the quick solution of a social problem?

That which we glimpse today will be our future if we only see the vision and are quick to make it come true and stay true.

Employers must be shown what tangible rewards await them if they will put their new plants out upon cheap land, provide for workmen's houses to be built on that land, and then keep the land forever cheap for them by conserving the appreciation of land values as a community treasure.

The Government must be shown the opportunity, which lies now within its easy grasp, of keeping its new towns intact forever, recouping its investment by slow but sure amortization, and leaving each town eventually owner of itself, in enjoyment of the full annual value of all the lands within its borders with a total easy revenue far beyond all precedent.

By such ways shall architects perhaps find themselves presently invited to rebuild vast areas of dingy habitations in the United States more and more boldly by blocks and square miles, devising beauty and comfort, not merely for the well-to-do, but for the great 80 per cent in whose well-being lies the fate of civilization.







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